

**DRAFT Consolidated Plan
2010-2015
City of Mountain View**

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Table of Contents

1	Executive Summary	i
1.1	Purpose of the Consolidated Plan	i
1.2	Housing and Community Development Needs.....	i
1.3	Strategic Plan	viii
2	Introduction	1
2.1	Purpose of the Consolidated Plan	1
2.2	Federal Entitlement Grants for Mountain View	1
2.3	Organization of the Consolidated Plan	3
3	Citizen Participation	4
3.1	Consolidated Plan Outreach.....	4
3.2	Housing Element and General Plan Outreach.....	5
4	Housing and Community Development Needs.....	7
4.1	Demographic Profile and Housing Needs.....	7
4.2	Needs of Homeless People.....	23
4.3	Other “Special Needs” Groups	39
4.4	Lead-Based Paint Needs	51
4.5	Housing Stock Characteristics	53
4.6	Housing Affordability	58
4.7	Assisted Housing	70
4.8	Barriers to Affordable Housing	74
4.9	Fair Housing	83
4.10	Non-Housing Community Development Needs	90
5	Five-Year Strategic Plan	96
5.1	Developing Goals and Priority Actions	96
5.2	Goals and Actions.....	97
5.3	Housing Authority	101
5.4	Barriers to Affordable Housing	102
5.5	Anti-Poverty Strategy	103
5.6	Institutional Structure	104
5.7	Coordination	106
5.8	Resources for Housing and Community Development Activities	107
5.9	Strategic Plan Tables	109

6	One-Year Action Plan.....	117
6.1	Community Development Resources	117
6.2	Geographic Distribution	118
6.3	Community Participation.....	118
6.4	Housing Needs.....	120
6.5	Action Plan Tables.....	126
7	Appendix A: Documentation of Public Process	137
8	Appendix B: Needs Assessment Data Sources	145
9	Appendix C: Detailed Mapping of Minority Concentration.....	148
10	Appendix D: Services for Special Needs and Homeless Populations	151
11	Appendix E: Maximum Affordable Sales Price Calculator	162

Index of Tables

Table 4.1: Population and Household Growth, 2000-2009	7
Table 4.2: Household Composition and Size, 2009.....	8
Table 4.3: Age Distribution, 2009.....	9
Table 4.4: Race and Ethnicity, 2009.....	10
Table 4.5: Household Income, 2009.....	14
Table 4.6: Percent Extremely Low-, Very Low-, and Low-Income by Household Type, 2000	15
Table 4.7: Poverty Status, 2009.....	16
Table 4.8: Job Projections, Santa Clara County, 2005-2035	18
Table 4.9: Jobs by Sector, Q1 2003 – Q1 2008	19
Table 4.10: Major Private-Sector Employers, Santa Clara County, 2009	21
Table 4.11: Total Sheltered and Unsheltered Homeless, 2009	24
Table 4.12: Total Sheltered and Unsheltered Homeless, Santa Clara County 2007-2009	25
Table 4.13: Homeless Race/Ethnicity Profile, Santa Clara County, 2009.....	26
Table 4.14: Homeless Subpopulations, Santa Clara County, 2009	27
Table 4.15: Emergency Shelters, Santa Clara County, 2009	28
Table 4.16: Transitional Housing, Santa Clara County, 2009	30
Table 4.17: Permanent Supportive Housing, Santa Clara County, 2009	33
Table 4.18: Homeless Housing Gap Analysis, Mountain View, 2009 (Required HUD Table 1A)	37
Table 4.19: Large Households by Tenure, 2000	40
Table 4.20: Housing Problems, Elderly Households, Mountain View, 2000	41
Table 4.21: Subsidized Senior Housing Facilities, Mountain View.....	42
Table 4.22: Female-Headed Households with Children, 2009.....	44
Table 4.23: Persons with Disabilities, Civilian, Non-Institutionalized Population, 5+ Years, 2000	45

Table 4.24: Disabilities by Type and Age, 2000	46
Table 4.25: Licensed Community Care Facilities in Mountain View, 2009.....	49
Table 4.26: Housing Units Occupied by Lower-Income Households that may Contain Lead-Based Paint	52
Table 4.27: Housing Unit Type, 2009	54
Table 4.28: Mountain View Mobile Home Parks	55
Table 4.29: Tenure Distribution, 2009.....	55
Table 4.30: Age of Housing Stock, 2000	56
Table 4.31: Housing Conditions, 2000.....	57
Table 4.32: Building Permits by Building Type, 2000-2009	57
Table 4.33: Median Sales Price, 2009	60
Table 4.34: Rental Market Overview, Mountain View, Q4 2009	61
Table 4.35: Affordability of Market Rate For-Sale Housing in Mountain View.....	64
Table 4.36: Affordability of Market Rate Rental Housing in Mountain View	66
Table 4.37: Overpayment by Income Group and Household Type, Mountain View, 2000	68
Table 4.38: Overcrowding, 2000.....	69
Table 4.39: Foreclosure Filings, Q3 2008, Q3 2009	70
Table 4.40: Subsidized Rental Housing, Mountain View, 2009	71
Table 4.41: Project- and Tenant-Based Section 8 Vouchers.....	74
Table 4.42: Estimated Residential Development Impact Fees and Exactions.....	78
Table 4.43: Summary of North County Survey Responses for Community Services Need	92
Table 5.1 (HUD Table 1B): Special Needs (Non-Homeless) Populations	110
Table 5.2 (HUD Table 1C): Summary of Five Year Housing/Community Development Objectives	111
Table 5.3 (HUD Table 2A): Priority Housing Needs/Investment Plan	115
Priority Housing Needs Over the Five-Year Period.....	115
Table 5.4 (HUD Table 2B): Non-Housing Community Development Needs.....	116

Table 6.1 (HUD Table 3A): Summary of Specific Annual Objectives.....	127
Table 6.2 (HUD Table 3B): Annual Affordable Housing Completion Goals	135
Table 6.3 (HUD Table 3C): Consolidated Plan Listing of Projects.....	136

1 Executive Summary

1.1 Purpose of the Consolidated Plan

The federal Department of Housing and Urban Development (HUD) annually allocates Community Development Block Grants (CDBG) and HOME Investments Partnerships Program (HOME) funding to Mountain View to use for housing, public services, and community development activities benefitting lower-income households.

Mountain View is one of nine entitlement jurisdictions within Santa Clara County. Jurisdictions typically must have a population of 50,000 or more to qualify as an “entitlement jurisdiction” that receives grant funding directly from HUD. Entitlement grants are largely allocated on a formula basis, based on several objective measures of community needs, including the extent of poverty, population, housing overcrowding, age of housing and extent of population growth lag in relationship to other metropolitan areas.¹

As a requirement to receive these entitlement grants, Title I of the National Affordable Housing Act mandates that jurisdictions prepare a five-year Consolidated Plan that identifies local community development needs and sets forth a strategy to address these needs. The Consolidated Plan must address both affordable housing and non-housing related community development needs.

1.2 Housing and Community Development Needs

The following findings of the Housing and Community Development Needs Assessment for the City of Mountain View serve as the basis for the Goals and Actions of the Strategic Plan.

Population and Household Trends

Mountain View had an estimated population of 74,762 persons in 2009, representing approximately four percent of Santa Clara County’s population. The City has experienced moderate growth since 2000, with a population increase of six percent, compared to a 10 percent population increase countywide.

Mountain View is characterized by a lower homeownership rate and higher proportion of single-person and non-family households. Approximately 42 percent of Mountain View households owned their home in 2009, compared to 58 percent of Santa Clara households. Single-

¹ HUD defines the extent of growth lag as the number of persons who would have been residents in a city or urban county, in excess of its current population, if the population’s growth rate had been equal to the population growth rate of all metropolitan cities during that period.

person households comprise 35 percent of all households in the City, while 21 percent of Santa Clara County households are one-person households. As a result of the higher proportion of single-person and non-family households, the City's average household size of 2.29 is smaller than the County average household size. These trends suggest that many younger workers live in the City. In fact, Mountain View's percentage of residents between the ages of 25 and 34 years old and 35 and 44 years old is higher than the County proportions. This finding is consistent with the City's relatively large share of smaller units in multifamily rental housing.

Mountain View's median household income in 2009 (\$83,400) was slightly lower than the County median (\$88,400). This lower household income is primarily due to the smaller household sizes and higher proportion of single-person households present in the City. The prevalence of multifamily rental housing in Mountain View also contributes to this trend. On a per capita basis, Mountain View residents are wealthier than County residents. In 2009, the per capita income in Mountain View was \$47,400, compared to \$38,300 in the County.

The City has a lower share of households living below the 2009 federal poverty threshold (\$22,050) than the County as a whole. Approximately 4.4 percent of the City's households had incomes below the federal poverty threshold in 2009, compared to a 5.7 percent rate throughout the County. Mountain View does not have any areas that satisfy the traditional HUD definition of a poverty area where 40 percent of the population lives below the poverty threshold. The City does, however, contain areas of low-income concentration. The CDBG program defines low-income concentration as any Census block group where 51 percent or more of residents earn 80 percent of MFI or less. For jurisdictions that do not have any areas meeting this definition, such as Mountain View, the highest quartile of all areas in the City in terms of degree of concentration is used. For Mountain View, block groups with at least 38.2 percent lower-income residents are considered as having a concentration of lower-income residents. There are nine tracts or portions of a tract in the City have 38.2 percent of lower-income households based on 2000 Census data. These tracts are located in the northwestern and northeastern portions of the City. It should be noted that the boundaries for low-income areas may change when data from the 2010 Census and refined data from the American Community Survey is released.

Mountain View is a racially and ethnically diverse city, with no one race constituting a majority of the population. In 2009, non-Hispanic White persons accounted for 49 percent of residents, a higher proportion than in the County (37 percent). Asians represented 26 percent of the City's population while Hispanic/Latino residents comprised 20 percent of residents.

Needs of Homeless People and Other "Special Needs" Groups

Homeless. The 2009 Santa Clara County Homeless Survey reported a point-in-time count of 7,086 homeless people throughout the County on the streets, in emergency shelters, and in transitional

housing. Approximately 1.1 percent of these individuals, or 76 persons, were located in Mountain View. This count, however, should be considered conservative because many homeless individuals cannot be found, even with the most thorough methodology.

Interviews with staff at the Community Services Agency of Mountain View (CSA), a local organization which provides homeless support services, suggest that the City's homeless population may be larger than indicated by the *2009 Homeless Survey*. CSA staff reports that they served 394 homeless clients, including 75 individuals under 18 years old, in the 2008-2009 fiscal year in Mountain View and Los Altos. The majority of these clients were from Mountain View. In addition, representatives from homeless shelters and service providers report increased demand for homeless services, particularly as a result of the recession and many households having one or more members out of work.

Larger Households. Large households may encounter difficulty in finding adequately-sized, affordable housing due to the limited supply of large units in many jurisdictions.² The 2000 Census also reports that 89 percent of large renter households and 47 percent of large homeowner households had a housing problem. This includes overpaying for housing (spending more than 30 percent of their income on housing costs), living in an overcrowded situation, or living in a unit that lacks complete kitchen or plumbing facilities.

Elderly. Many elderly residents face a unique set of housing needs, mostly due to physical limitations, lower household incomes, and/or health care costs. According to the 2000 Census, 36 percent of Mountain View's elderly households (age 65 years or older) face one or more housing problems. Housing problems are more prevalent among elderly renter households than owner households. Approximately 53 percent of elderly renter households experienced housing problems, compared to 29 percent of owner households.

Victims of Domestic Violence. Victims of domestic violence consist primarily of female-headed households. According to a 2003 report by the Public Health Department of Santa Clara County, the rate of domestic violence related calls for assistance to the police in the County was 356.6 per 100,000 residents in 2001. The rate was lower for the City of Mountain View, where there were 194 calls in 2001, translating to 268.7 calls per 100,000 residents.

Persons with Disabilities. Persons with a disability generally have lower incomes and often face barriers to finding employment or adequate housing due to physical or structural obstacles. The 2000 Census reports that there were 9,527 individuals with disabilities in Mountain View, accounting for 15 percent of the City's civilian, non-institutionalized population age five years and older. The share

² The U.S. Census Bureau defines large households as those with five or more persons.

of persons in the City with disabilities is very close to the countywide percentage of 16 percent.

Persons with Alcohol/Other Drug Abuse. Within Santa Clara County, there were a total of 9,358 adult admissions to outpatient and residential treatment facilities during the 2002-2003 fiscal year.³ Although local city level data is unavailable, the number of admissions originating from Mountain View can be estimated based on the City's percentage of the overall County population. With Mountain View residents accounting for four percent of the County's population, it is estimated that 374 adult admissions originated from Mountain View.

Persons with HIV/AIDS. The California Department of Health Services reports that within Santa Clara County, 4,121 cases of AIDS and 762 cases of HIV have been reported cumulatively through April 2009. Of this, 2,008 individuals with AIDS and 755 people with HIV are alive.⁴ Based on Mountain View's proportion of the County's population, there are an estimated 165 AIDS cases and 30 cases of HIV in Mountain View. Medical advances in the treatment of HIV and AIDS allow individuals living with the disease to have longer life expectancies and many are able to continue living without the need of government assistance. As such, not all of the persons in the County or Mountain View with HIV/AIDS may need government assistance.

Housing Conditions

Ownership housing in Mountain View is largely unaffordable to lower income households. The maximum affordable sales price for a low-income, four-person household seeking to purchase a single-family home is \$280,300.⁵ In Mountain View, only three percent of three-bedroom homes sold on the market between April 28, 2009 and December 31, 2009 were under this price point. Additionally, only five percent of condominiums sold in Mountain View during the sample period were affordable to low-income households.

In terms of rental housing, the average market rate rent in Mountain View is much higher than the maximum affordable rent for very low- and extremely low-income households.⁶ These households would need to spend substantially more than 30 percent of their gross income to afford market rate rental housing.

³ Santa Clara Department of Alcohol & Drug Services, Annual Report – FY 2003

⁴ California Department of Health Services, "HIV/AIDS Surveillance in California," April 2009

⁵ This assumes conventional financing terms and a maximum payment of 30 percent of gross income on mortgage payments, taxes, and insurance.

⁶ Maximum affordable monthly rents assumed that households pay 30 percent of their gross income on rent and utilities.

Approximately one third of Mountain View households are “cost-burdened.”⁷ The 2000 Census reports that 32 percent of renters and 29 percent of homeowners were overpaying for housing in Mountain View. The housing cost burden is particularly pronounced for extremely low- and very low-income households. In 2000, 59 percent of extremely low-income renters and 37 very low-income renters were severely cost burdened. During the current economic downturn, the rate of overpayment may have increased due to rising unemployment. Unfortunately, more recent data on overpayment is unavailable.

Overcrowding is more prevalent in rental rather than ownership households. In 2000, approximately 11 percent of all households in Mountain View were overcrowded. Overcrowding was substantially higher among renters than owners, with 17 percent of renters and four percent of owner households living in overcrowded situations. .

Fair Housing

HUD requires all jurisdictions to affirmatively further fair housing. This section summarizes potential impediments to fair housing, and provides recommendations to address the impediments. Section 4.9 of the Consolidated Plan describes current City actions that promote and facilitate fair housing choice in Mountain View.

Access to FHA Loans and First-Time Homebuyer Programs. Households which face difficulty qualifying for a conventional mortgage may decide to use a Federal Housing Administration (FHA) loan. FHA loans have lower interest rates, require a low downpayment of 3.5 percent, and have more accessible underwriting criteria. However, many loan officers prefer to focus on conventional mortgages because of the added procedures for securing approval on a FHA loan. Similarly, loan officers sometimes seek to avoid homebuyers utilizing State-sponsored first-time homebuyer programs due to the added time and labor associated with these programs.

Access to Subsidized Housing for Special Needs Groups. Due to the requirements associated with various affordable housing funding sources, certain households may encounter difficulties in applying for subsidized housing. For example, applications can involve a large amount of paperwork and require households to provide records for income verification. In some cases, short application time frames and submittal requirements (e.g., by fax) create additional challenges. These requirements present obstacles for homeless or disabled individuals who lack access to communication systems, as well as the skills to complete and submit the necessary documentation.

⁷ Defined by HUD as spending more than 30 percent of gross income on housing-related costs.

Elderly Housing. While there are subsidized senior housing developments in the City and County, local service providers at the Consolidated Plan community meetings indicated a need for more subsidized senior housing facilities. Seniors can also face difficulties finding subsidized housing that accommodates a live-in caregiver. According to senior service providers, many subsidized projects serve individuals or couples only and do not accommodate caregivers. In other cases, the caregiver's income may make the household ineligible for the affordable unit.

Housing for Persons with Disabilities. Persons with disabilities face challenges that may make it more difficult to secure both subsidized or market-rate housing. Often persons with disabilities have high medical bills that lead to credit problems. Many individuals also rely on Social Security or welfare benefits. Organizations who assist disabled individuals to secure housing in the region, report that poor credit is one of the biggest barriers to housing choice.

Other challenges disabled individuals may face include difficulties securing reasonable accommodations requests. The Fair Housing Act prohibits the refusal of reasonable accommodations in rules, policies, practices, or services, when such accommodations are necessary to afford a person with a disability equal access to housing. Local fair housing organizations indicate that some individuals have difficulties with landlords not approving their reasonable accommodation request. These organizations report that reasonable accommodations requests for disabled individuals are one of the more common fair housing complaints seen throughout Santa Clara County.

Housing for Homeless Individuals. The primary barrier to housing choice for homeless individuals is insufficient income. Local and regional service providers report that many homeless rely on Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI), which are too low to qualify for most subsidized programs and affordable housing developments. In addition, both affordable housing developers and market-rate landlords may screen out individuals with a criminal or drug history, history of evictions, or poor credit.

Access to Housing by Limited English Proficiency (LEP) Individuals. As financial institutions institute more stringent lending practices in response to the economic downturn, LEP individuals may face greater challenges in navigating the mortgage process. As another concern for LEP households, undocumented individuals may face more complicated processes when applying for a mortgage or rental unit. Some groups within the Spanish-speaking community and other LEP populations are "unbanked," and rely on a cash economy. Because regular banking provides the record keeping and legitimacy that lenders look for, unbanked households have a more difficult time providing documentation to qualify for a mortgage.

Housing Opportunities for Families. Fair housing law prohibits discrimination based on familial status. However, local service providers report that households with children are sometimes

discriminated against, particularly when searching for rental housing. Landlords may view households with children as less desirable due to potential noise issues or damage to units. Local fair housing service providers report that differential treatment on the basis of familial status is another common fair housing issue in the County.

To address these impediments, the City's Analysis of Impediments to Fair Housing Choice (AI) presents the following recommendations, which are consistent with the Strategic Plan actions listed in this Consolidated Plan:

- Perform ongoing fair housing outreach and education
- Support fair housing investigation, audits, counseling and enforcement
- Continue to participate in the countywide fair housing task force in order to improve the provision of fair housing services on a regional basis
- Update the local Analysis of Impediments to Fair Housing Choice and report on its implementation as necessary

Non-Housing Community Development Needs

Community Services. The City participated in a series of countywide Consolidated Plan workshops and held a local forum to engage the public and local stakeholders in the planning process. Participants at the local forum and the countywide workshops stated that lower-income households and special needs populations require a multi-faceted network of services to address basic needs such as food, clothing, health, and shelter, as well as other broader requirements including:

- Legal services for lower-income households and seniors;
- Affordable child care;
- Fair housing and housing mediation services;
- Domestic violence counseling and prevention services;
- Social and recreational activities for seniors and youth;
- Transportation assistance, particularly for senior and disabled individuals;
- Parenting classes;
- Financial literacy training;
- Substance abuse services;
- Homeless services (including prevention); and
- Anti-gang programs.

As another consideration, participants noted that while the existing network of public and private agencies already provides a broad range of services, many segments of the community lack effective access to these programs.

Economic Development. The California Employment Development Department (EDD) reports a

12.0 percent unemployment rate for Santa Clara County in August 2009, the highest among the nine-county San Francisco Bay Area. In response to this need, participants expressed an interest in vocational programs that build basic job skills and train workers, especially youth, to enter growth industries, like the clean technology sector.

Community Facilities and Infrastructure. The City may support a number of capital projects using CDBG funds over the 2010-2015 Consolidated Plan period. The following is a list of currently eligible projects. This list may change with shifts in eligible areas due to new Census 2010 and American Community Survey data.

Improvements within existing eligible areas:

- California/Escuela traffic signal modifications
- West Dana Street improvements (curb, gutter sidewalk) between Pettis and the park site
- Cross culverts removal and storm drain improvements within the eligible areas
- Middlefield Road median island curb replacement and landscaping improvements
- Stevens Creek Trail improvements - North Side Access from Middlefield Road
- Rengstorff Park and Neighborhood access and walkability improvements
- New boiler for the Rengstorff Pool
- Renovation of medians on San Antonio Road from California Street to El Camino Real
- California Street medians from San Antonio Road to Showers Drive
- Possible improvement to the church property purchased by the City on Escuela Avenue

Citywide American Disability Act (ADA) improvements:

- Citywide piecemeal sidewalk replacement for ADA compliance
- Installation of ADA curb ramps within eligible areas
- Renovation of Cuesta Tennis Center locker rooms to comply with ADA guidelines
- Assisted Listening Device system for the Mountain View Center for Performing Arts

1.3 Strategic Plan

The Strategic Plan section of the Consolidated Plan serves as a blueprint for addressing the needs identified in the Housing and Community Development Needs Assessment. The Strategic Plan establishes a work plan with goals and strategies to guide the allocation of entitlement grant funds and the implementation of HUD programs over the next five years.

The goals and strategies listed in the Five-Year Strategic Plan are based on and coincide with the policies, programs, and objectives described in the City of Mountain View's Housing Element, currently being updated. The goals and strategies also reflect input from community stakeholders, service providers in the area, and staff.

Goal #1: Support affordable housing for lower-income and special needs households

Actions

- 1A Encourage the creation of rental housing units affordable to extremely low- and very low-income households through new construction or acquisition/rehabilitation activities, especially for large families, the frail elderly, and the disabled.
- 1B Participate in the preservation of existing rental housing units affordable to extremely low-, very low- and low-income households by funding rehabilitation activities that will extend the life of the property and providing support for the purchase or extension of affordable housing covenants.
- 1C Support homebuyer assistance programs for low- and moderate-income households.
- 1D Coordinate with non-profit agencies, housing developers, and other jurisdictions on regional approaches to provide and maintain housing for special needs households, such as persons with physical or mental disabilities, victims of domestic violence, and youth transitioning from foster care.
- 1E Use CDBG and HOME funds combined with local housing funds to minimize or eliminate barriers to affordable housing production.
- 1F Whenever possible, spend at least half of the City's CDBG and HOME grants to provide housing for lower-income households, homeless persons and other households with special needs.

Goal #2: Support activities to end homelessness

Actions

- 2A Participate in the creation of new transitional and supportive housing facilities to address homelessness through regional collaboration and cooperation with non-profit agencies, housing developers and other jurisdictions
- 2B Continue to support existing transitional housing facilities that provide services and a continuum of care to homeless persons, runaway youth, youth transitioning out of foster care, and families
- 2C Continue to support programs that prevent people from becoming homeless, such as short-

term emergency shelter and emergency rental assistance programs

- 2D Continue to provide funding and support for programs and services to homeless persons and families and those at-risk of becoming homeless

Goal #3: Support activities that provide basic needs to lower income households and special needs populations

Actions

- 3A Continue to fund a variety of public service programs that help lower-income households meet basic needs, such as programs providing emergency assistance, food/meals, healthcare, and support services for the disabled and seniors.
- 3B Continue to fund a Home Repair and Home Access Program that assists low income homeowners and disabled persons with home repairs and modifications that make their units accessible and enable them to remain in their residences.
- 3C Assist in the creation or maintenance of regional public facilities that serve disabled or special needs households and groups

Goal #4: Support programs and activities that eliminate blight and/or strengthen neighborhoods

Actions

- 4A Make improvements to streets, sidewalks, and other public infrastructure and public facilities to remove accessibility barriers and enhance neighborhoods
- 4B Preserve, maintain, and make accessible existing parks and open space facilities; and, when possible, increase park and open space facilities to address the needs of areas deficient in open space
- 4C Support lead abatement activities in low income households and areas
- 4D Increase and expand public outreach efforts to inform the community about available programs and services for low income households, including groups with language, technology, or cultural barriers.

Goal #5: Promote fair housing choice

Actions

- 5A Perform ongoing fair housing outreach and education
- 5B Support fair housing investigation, audits, counseling and enforcement
- 5C Continue to participate in the countywide fair housing task force in order to improve the provision of fair housing services on a regional basis
- 5D Update the local Analysis of Impediments to Fair Housing Choice and report on its implementation as necessary

Goal #6: Expand economic opportunities for low-income households

Actions

- 6A Support local employment development and workforce training activities for lower-income households
- 6B Research possible business preservation and enhancement programs that could assist low income business owners whose establishments are located in eligible areas of the City.

Goal # 7: Promote environmental sustainability

Actions

- 7A Encourage and fund energy-efficiency improvements and modifications for existing subsidized rental housing units serving extremely low, very low and low income households
- 7B Encourage and fund energy-efficiency improvements for eligible public facilities and infrastructure

2 Introduction

2.1 Purpose of the Consolidated Plan

The federal Department of Housing and Urban Development (HUD) annually allocates Community Development Block Grants (CDBG) and HOME Investments Partnerships Program (HOME) funding to Mountain View to use for housing, public services, and community development activities benefitting lower-income households.

Mountain View is one of nine entitlement jurisdictions within Santa Clara County. Jurisdictions typically must have a population of 50,000 or more to qualify as an “entitlement jurisdiction” that receives grant funding directly from HUD. Entitlement grants are largely allocated on a formula basis, based on several objective measures of community needs, including the extent of poverty, population, housing overcrowding, age of housing and extent of population growth lag in relationship to other metropolitan areas.⁸

As a requirement to receive these entitlement grants, Title I of the National Affordable Housing Act mandates that jurisdictions prepare a five-year Consolidated Plan that identifies local community development needs and sets forth a strategy to address these needs. The Consolidated Plan must address both affordable housing and non-housing related community development needs.

2.2 Federal Entitlement Grants for Mountain View

Federal Entitlement Grants

The following sections describe resources that the City of Mountain View can access for housing and community development activities, including grants allocated by HUD to entitlement jurisdictions.

Community Development Block Grant (CDBG). The CDBG program, one of the largest federal grants administered by HUD, provides funding for a wide variety of housing and community development needs. CDBG funds may be used for activities which include, but are not limited to:⁹

- Acquisition of real property
- Relocation and demolition
- Rehabilitation of residential and non-residential structures

⁸ HUD defines the extent of growth lag as the number of persons who would have been residents in a city or urban county, in excess of its current population, if the city or urban county had a population growth rate equal to the population growth rate of all metropolitan cities during that period.

⁹ HUD, Community Development Block Grant Entitlement Communities Grants, August 27, 2009, <http://www.hud.gov/offices/cpd/communitydevelopment/programs/entitlement/>

- Construction of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes
- Public services, within certain limits
- Activities relating to energy conservation and renewable energy resources
- Provision of assistance to profit-motivated businesses to carry out economic development and job creation/retention activities

Generally, the following types of activities are ineligible:

- Acquisition, construction, or reconstruction of buildings for the general conduct of government
- Political activities
- Certain income payments
- Construction of new housing units by local government

Over a one, two, or three-year period, as selected by the grantee, not less than 70 percent of CDBG funds must be used for activities that benefit low- and moderate-income persons. In addition, each activity must meet one of the following national objectives for the program:

- Benefit low- and moderate-income persons;
- Prevention or elimination of slums or blight; or
- Address community development needs that have a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and for which other funding is not available.

HOME Investment Partnership Program (HOME). HOME is the largest federal block grant to State and local governments designed exclusively to create affordable housing for low-income households. HOME funds have a more focused scope than CDBG funds. HOME funds may be used for the following activities:

- To provide home purchase or rehabilitation financing assistance to eligible lower-income homeowners and new homebuyers.
- To build or rehabilitate housing for rent or ownership.
- For “other reasonable and necessary expenses related to the development of non-luxury housing,” including site acquisition or improvement, demolition of dilapidated housing to make way for new HOME-assisted development, and payment of relocation expenses.
- To provide tenant-based rental assistance contracts of up to two years if such activity is consistent with participating jurisdictions’ Consolidated Plan and justified under local market conditions.¹⁰

¹⁰ HUD, Home Investment Partnerships Programs, October 19, 2009

2.3 Organization of the Consolidated Plan

The Consolidated Plan is comprised of the following four sections:

Section 3: Citizen Participation. Outlines the process used to solicit community input for the Consolidated Plan.

Section 4: Housing and Community Development Needs. Includes quantitative and qualitative data summarizing housing and community development needs in Mountain View. Specifically, this section addresses local demographics, housing stock characteristics, homeless needs, housing affordability, the supply of affordable housing, barriers to housing development, and fair housing issues. Non-housing community development needs, such as services, public facilities, and infrastructure, are also discussed.

Section 5: Strategic Plan. Contains the five-year plan for addressing local community development needs.

Section 6: Consolidated Action Plan. Summarizes the one-year plan for allocation of funding.

3 Citizen Participation

3.1 Consolidated Plan Outreach

Mountain View was among a number of entitlement jurisdictions in Santa Clara County that collaborated on the collection of background data and information for the Draft 2010-2015 Consolidated Plan. The Santa Clara County Entitlement Jurisdictions that collaborated on this effort include:

- City of Cupertino
- City of Gilroy
- City of Mountain View
- City of Palo Alto
- City of Sunnyvale
- City of San José
- City of Santa Clara
- Santa Clara County

Santa Clara County administers CDBG funds for unincorporated areas within the County and the following cities that contain fewer than 50,000 residents: Campbell, Los Altos, Los Altos Hills, Los Gatos, Monte Sereno, Morgan Hill, and Saratoga. The City of Milpitas, an entitlement jurisdiction, did not participate because that City is on a different Consolidated Plan cycle.

The City used the background report prepared for the Santa Clara County Entitlement Jurisdictions to assist in the preparation of Mountain View's 2010-15 Consolidated Plan.

The collaborative effort of the Santa Clara County Entitlement Jurisdictions included an extensive public outreach process. Throughout September 2009, the Entitlement Jurisdictions hosted three Consolidated Plan workshops to engage the public and local stakeholders in the planning process. The Workshops were held in Sunnyvale, San José, and Morgan Hill, to encompass northern, central, and southern Santa Clara County. Workshops were scheduled both after typical work hours (6:00 pm to 7:30pm) and during the workday (3:00 pm to 4:30pm), allowing more flexibility for participants to attend. The Sunnyvale workshop was intended for North County residents and service providers from Mountain View, Palo Alto and Sunnyvale. Appendix A.1 contains the date, time, and location of each workshop.

The Workshops were well attended due to efforts to publicize the events through emails to service providers, advertisements in the local newspapers, and communication with local stakeholders, neighborhood groups, and public officials. A total of 103 individuals participated in the three Workshops, including 52 individuals at the North County Workshop held in Sunnyvale. Appendix A.1 documents the attendees at the North County Workshop.

At the Workshops, staff outlined the Consolidated Plan process and the purpose of the document. Participants then dispersed into smaller break-out groups to discuss needs associated with (1) community services, (2) housing, (3) economic development, and (4) community facilities and infrastructure. Specifically, participants were asked:

- What are the primary needs associated with each issue area?
- What services and facilities are currently in place to effectively address these needs?
- What gaps in services and facilities remain?

While responses generally centered on the specific sub-area of the County where the meeting was held (i.e., North, Central, and South), countywide issues also arose during the discussion. After the break-out session, participants reconvened to discuss these issues as a single group. Appendix A.2 summarizes the comments recorded at the North County Workshop.

As another method of soliciting input, Workshop participants also completed an informal survey that assessed local community development needs. Although these surveys are not meant to be a rigorous quantitative assessment of need, they do offer a general perspective on community development concerns and priorities. A total of 63 surveys were received, including 31 from the North County workshop covering Mountain View. Appendix A.3 contains the survey instrument and responses.

On November 5, 2009, the City's Human Relations Commission held a Consolidated Plan Forum where residents, local service providers, and other stakeholders identified and commented on needs within the community. Ten participants attended the Forum. Participants noted increased demand for basic needs (meals, rental assistance, healthcare), in addition to assistance for the physically and mentally disabled and services for the elderly. Appendix A.4 provides comments provided at the Consolidated Plan Forum.

3.2 Housing Element and General Plan Outreach

The City of Mountain View is currently updating its Housing Element, in tandem with the City General Plan. The 2010-2015 Consolidated Plan builds upon these documents, and incorporates the community input that was received through those planning processes. California law requires local jurisdictions to update the Housing Element of their General Plan every five to seven years. The Housing Element identifies policies and programs to address local housing needs, including affordable and fair housing. It also lists potential constraints to housing development and fair housing, and provides actions to mitigate these constraints. As two documents that address housing and community development, the actions listed in the 2010-2015 Strategic Plan were formulated to align with the City's Housing Element policies and programs.

To solicit community input into the Housing Element and General Plan, the City organized a series of community workshops targeting different neighborhoods and segments of the local population. Between May and September 2009, the City hosted two rounds of workshops in seven neighborhoods, drawing a total of 570 participants. In addition, between April and October 2009, the City conducted more focused outreach to Spanish speakers, seniors, the Chinese American community, youth, and business groups. Over this period, the City conducted 15 community workshops, with a total of 147 participants. During both the neighborhood and community outreach sessions, participants discussed issues related to the Housing Element (e.g., affordability, special needs populations, form and type of housing, suggested City programs, etc.) as well as the other elements of the General Plan. Staff summarized the findings of these meetings, and comments were incorporated into the Goals, Policies, and Programs of this Housing Element.

In addition to this resident-oriented outreach, in September 2008, the City invited local stakeholders and service providers to participate in two Housing Element Roundtables with the City's Environmental Planning Commission (EPC). Participants included the following organizations, representing a broad range of interests:

- Advocates for Affordable Housing
- Alpha Omega Group
- Bridge Housing
- Charities Housing
- Community Services Agency
- Homebuilders Association of Northern California
- Joint Venture Silicon Valley
- League of Women Voters
- Silicon Valley Association of Realtors
- Silicon Valley Leadership Group (Housing Action Coalition)
- Tri-County Apartment Association
- Trinity United Methodist Church

Representatives from the organizations presented their views on local housing needs, discussing constraints on production and underserved portions of the population, and suggested City actions to address needs. As a follow-up to the Roundtable, local market rate and affordable developers and service providers were interviewed during preparation of the Housing Element to discuss their respective issues in more detail.

4 Housing and Community Development Needs

This Housing and Community Development Needs Assessment incorporates quantitative data from a variety of sources and qualitative information from various organizations and community stakeholders. Quantitative data sources include the United States Census; the Association of Bay Area Governments; the State of California, Department of Finance; and Claritas, Inc., a private demographic data vendor. A complete explanation of data sources used in this Needs Assessment is provided in Appendix B. Whenever possible, the Needs Assessment presents the most recent data reflecting current market and economic conditions. For example, data from Claritas, Inc. which estimates current demographic trends based on the 2000 Census, is often used to provide 2009 data.¹¹ However, in some cases, the 2000 U.S. Census provides the most reliable data and more up-to-date information is unavailable.

4.1 Demographic Profile and Housing Needs

Population and Household Trends

Mountain View had an estimated population of 74,762 in 2009, representing approximately four percent of Santa Clara County's population. As shown in Table 4.1, the City has experienced moderate growth since 2000, with a population increase of six percent, compared to a 10 percent population increase countywide.

Household growth in Mountain View and the County paralleled population trends, though at a slower rate. There were an estimated 32,444 households in the City in 2009, an increase of four percent since 2000.

Table 4.1: Population and Household Growth, 2000-2009

	Mountain View			Santa Clara County		
	2000	2009 Est. (a)	2000-2009 % Change	2000	2009 Est. (a)	2000-2009 % Change
Population	70,708	74,762	5.7%	1,682,585	1,857,621	10.4%
Households	31,242	32,444	3.8%	565,863	612,463	8.2%

Note:

(a) 2009 population and household estimates provided by California Department of Finance.

Sources: 1990 U.S. Census; Claritas, 2000; California Department of Finance, 2009; BAE, 2009.

¹¹ Claritas is used instead of the American Community Survey (ACS) because the ACS does not allow an analysis of block groups or smaller geographic areas.

Household Composition and Size

Table 4.2 provides a distribution of households across various types in 2009. As shown, Mountain View had a substantially higher proportion of single-person households than the County in 2009. Approximately 35 percent of households in the City were single-person households, compared to just 21 percent in the County. Family households, defined as two or more individuals who are related by birth, marriage, or adoption, represented 51 percent of households in Mountain View and 70 percent of households in the County.

The average household size in Santa Clara County in 2009 was 2.98 persons per household. Consistent with the larger proportion of single-person households and non-families, Mountain View had a smaller average household size of 2.29.

Table 4.2: Household Composition and Size, 2009

Household Type	Mountain View	Santa Clara County
Single Person	35.1%	21.2%
Two or More Persons		
Married Couple	40.1%	54.8%
Other Family	10.9%	15.1%
Non-Family	13.8%	8.9%
Avg. Household Size (a)	2.29	2.98

Note:

(a) Average household size is based on 2009 California Department of Finance estimates.

Sources: Claritas, 2009; CA Dept. of Finance, 2009; BAE, 2009.

Age Distribution

The countywide median age in 2009 was 37.2 years old. As shown in Table 4.3, just 24 percent of the County's population was under 18 years old while 11 percent was 65 years old or over. In line with the household composition patterns, Mountain View had a lower percentage of children under 18 years old and a higher overall median age compared to the County. The median age of Mountain View residents was 38.6 years old. The City also had a higher percentage of residents in the 25 to 44 year range. Approximately 37 percent of residents fell within this age cohort.

Table 4.3: Age Distribution, 2009

Age Cohort	Mountain View	Santa Clara County
Under 18	19.4%	24.1%
18 - 24	5.8%	8.9%
25 - 44	37.1%	30.1%
45 - 64	26.2%	25.9%
65 & Older	11.5%	11.0%
Median Age (a)	38.6	37.2

Sources: Claritas, 2009; BAE, 2009.

Race/Ethnicity

Santa Clara County had a diverse population with no one race comprising a majority in 2009. As shown in Table 4.4, Non-Hispanic White persons accounted for 37 percent of the population while Asians represented 31 percent countywide. Hispanic/Latino residents comprised 26 percent of the County's population overall.

Similar to the County, Mountain View is a racially and ethnically diverse city. Non-Hispanic White persons accounted for 49 percent of the population, a higher proportion than in the County. Asians represented 26 percent of the population while Hispanic/Latino residents comprised 20 percent of the City's population.

Table 4.4: Race and Ethnicity, 2009

	Mountain View	Santa Clara County
Non-Hispanic Population by Race		
White	49.2%	37.0%
Black/ African American	1.8%	2.4%
Native American	0.2%	0.2%
Asian	25.6%	30.8%
Native Hawaiian/ Pacific Islander	0.2%	0.3%
Other	0.3%	0.2%
Two or More Races	3.1%	3.1%
Total Non-Hispanic/ Latino	80.4%	74.1%
Hispanic Population by Race		
White	9.97%	10.4%
Black/ African American	0.2%	0.2%
Native American	0.2%	0.4%
Asian	0.1%	0.2%
Native Hawaiian/ Pacific Islander	0.0%	0.0%
Other	7.9%	12.9%
Two or More Races	1.3%	1.8%
Total Hispanic/ Latino	19.6%	25.9%

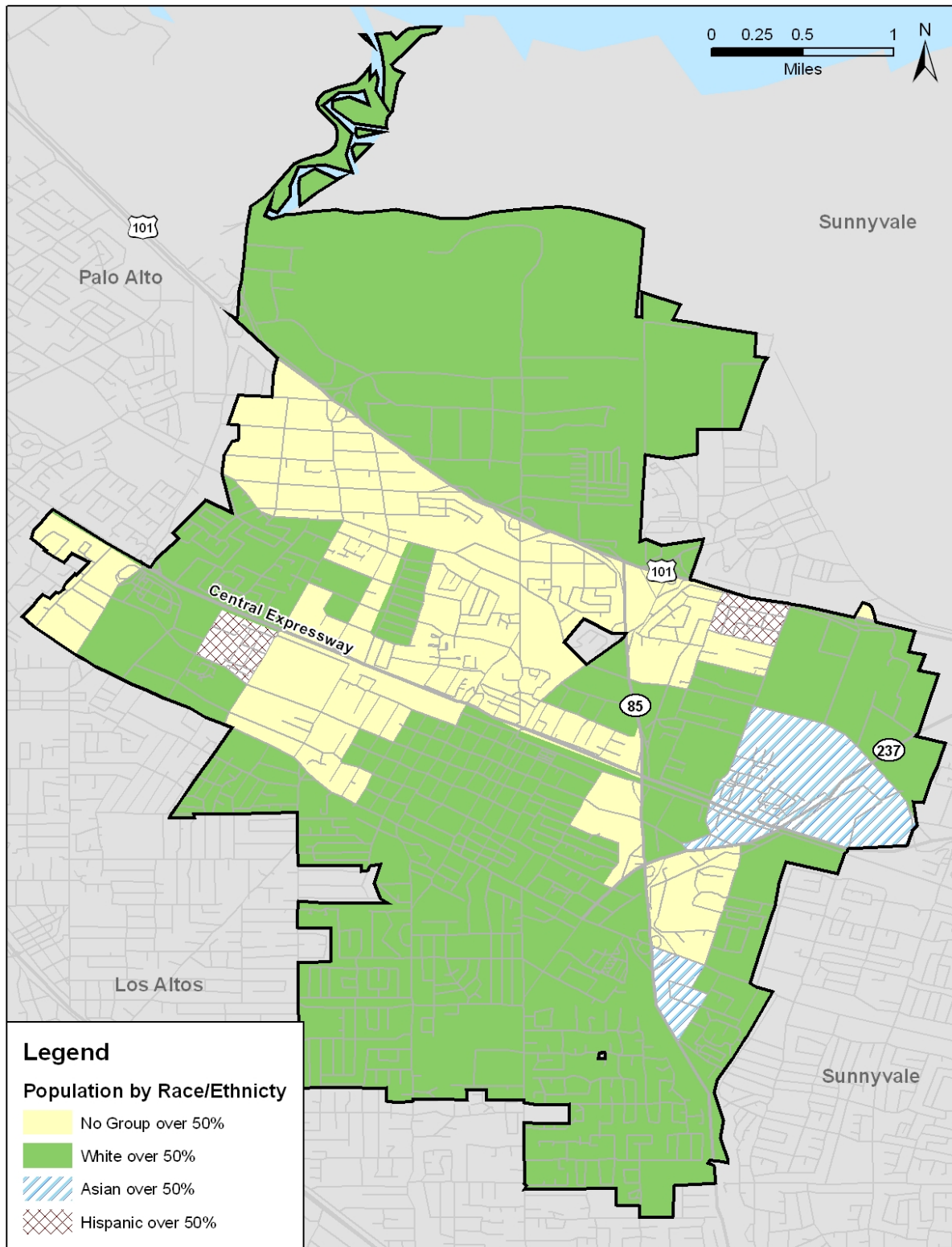
Sources: Claritas, 2009; BAE, 2009.

Although no one race constitutes a majority in the City or County, racial and ethnic groups are not equally distributed throughout. Areas of racial/ethnic minority concentration are neighborhoods with a disproportionately high number of minority (i.e., non-White) households.

According to HUD, “areas of minority concentration” are defined as Census block groups where 50 percent of the population is comprised of a single ethnic or racial group other than Whites. As shown in Figure 4.1, White persons comprised the majority of the population in the southern and northern portions of the City. However, in much of the central portion of Mountain View, no one group represented over 50 percent of the population. The City does have five Census block groups where there are areas of minority concentration. Hispanic residents comprised the majority of the population in two block groups in the north and west portions of the City while Asians represented the majority of residents in three block groups on the eastern end of Mountain View.

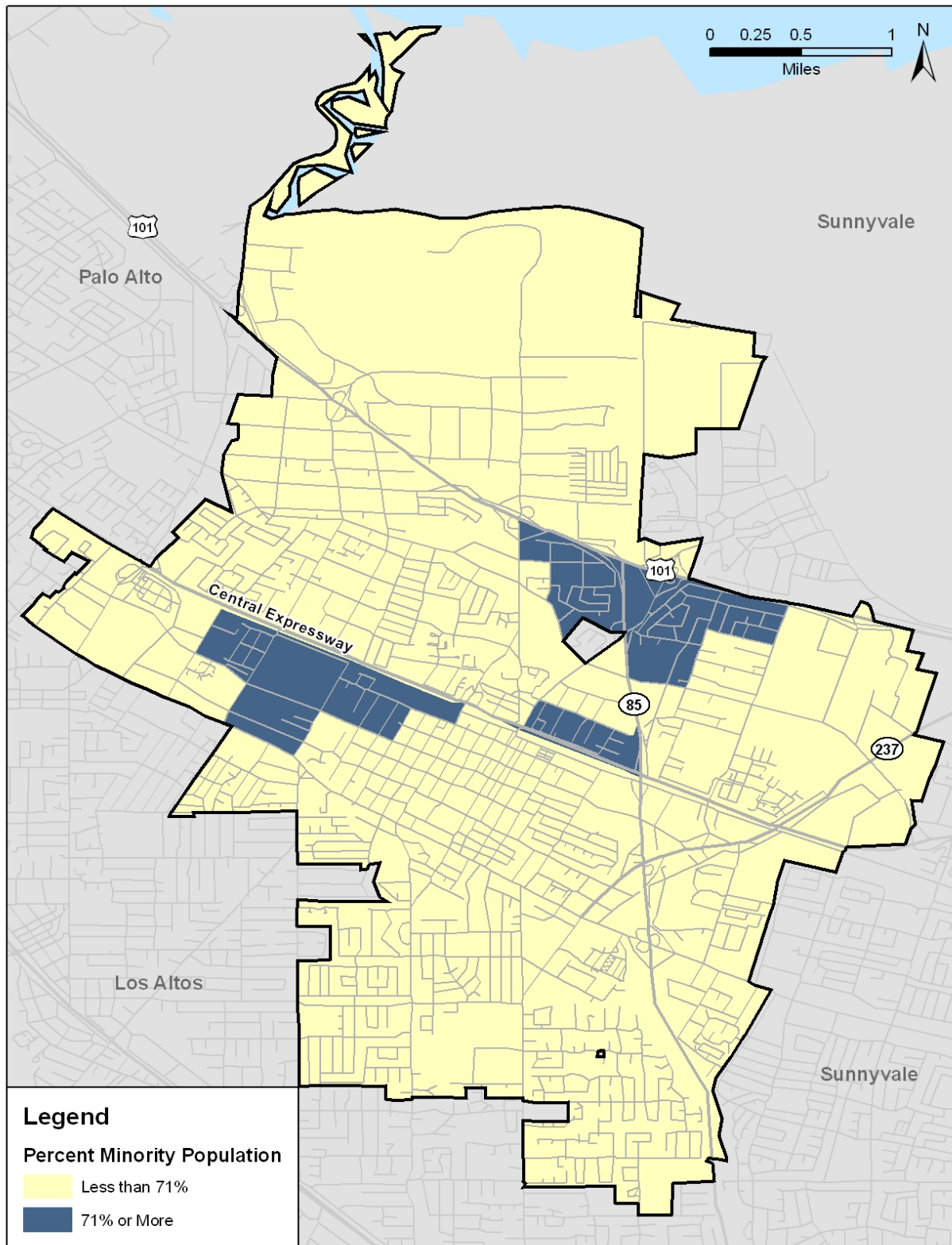
Appendix C provides separate maps illustrating the percentage of Asian residents and Hispanic residents, as well as detailed race and ethnicity data at the block group level for the City.

Figure 4.1: Concentrations of Population by Race/Ethnicity, Mountain View, 2009



Another way employed by HUD to define minority concentration is where the percentage of minorities in an area is at least 20 percent greater than the countywide share of minorities. In 2009, the non-White population comprised approximately 51 percent of the County's population. Therefore, under this definition, Census block groups where non-Whites represent over 71 percent of the population are considered areas of minority concentration. Figure 4.2 shows that areas of minority concentration occur in the central portion of the City.

Figure 4.2: Areas of Minority Concentration, Mountain View, 2009



Household Income Distribution

According to Claritas estimates, Santa Clara County had a 2009 median household income of \$88,400. As shown in Table 4.5, 35 percent of households earned between \$75,000 and \$149,999, while another 26 percent earned between \$35,000 and \$74,999 annually.

Mountain View's median household income in 2009 was slightly lower than the County median at \$83,400. This lower household income is primarily due to the smaller household sizes and high proportion of single-person households present in the City. On a per capita basis, Mountain View residents are wealthier than County residents. In 2009, the per capita income in Mountain View was \$47,400, compared to \$38,300 in the County.

Table 4.5: Household Income, 2009

Household Income	Mountain View	Santa Clara County
Less than \$35,000	17.6%	16.6%
\$35,000 to \$74,999	27.6%	25.7%
\$75,000 to \$149,999	34.0%	35.4%
\$150,000 or More	20.8%	22.2%
Median HH Income	\$83,400	\$88,400
Per Capita Income	\$47,400	\$38,300

Sources: Claritas, 2009; BAE, 2009.

Household Income by Household Type

For planning purposes, households are categorized by HUD as extremely low-income, very low-income, or low-income, based on percentages of the County's Median Family Income (MFI). The MFI is calculated annually by HUD for different household sizes.¹² The HUD income categories are defined below:

- Extremely Low-Income: Up to 30 percent of County MFI
- Very Low-Income: 31 percent to 50 percent of County MFI
- Low-Income: 51 percent to 80 percent of County MFI

HUD publishes data on these income groups based on the 2000 Census in the Comprehensive Housing Affordability Strategy (CHAS). Table 4.6 shows the percentage of households that are very

¹² MFI calculations are based on American Community Survey (ACS) median income data published by the U.S. Census Bureau and adjusted by a number of factors, including adjustment for high cost areas. As such, the MFI calculated by HUD is higher than the median household income estimated by Claritas for 2009, presented in Table 4.5. Higher MFI levels result in higher estimates of housing affordability than may actually be the case for County households.

low- or low-income, that is those earning less than 80 percent of MFI, by household type. As shown, approximately 30 percent of Mountain View households earned less than 80 percent of MFI in 2000, compared with 31 percent of Santa Clara County households.

Elderly households had the highest percentage of lower-income households earning less than 80 percent of MFI when compared to all other household types. The majority of elderly households in the City and County were lower-income in 2000. It should be noted that income measures do not factor in assets and home equity, which is a relevant consideration for many elderly households. A substantial percentage of large families (with five or more members) were lower-income in 2000. Approximately 44 percent of large families in Mountain View earned less than 80 percent of MFI.

Table 4.6: Percent Extremely Low-, Very Low-, and Low-Income by Household Type, 2000 (a)

Household Type	Mountain View	Santa Clara County
Elderly	57.4%	53.5%
Small Family	20.0%	21.8%
Large Family	44.3%	34.3%
All Others	26.1%	29.1%
All Households	30.0%	30.5%

Notes:

(a) Extremely Low-Income Households defined as those earning less than 30% of median family income (MFI).

Very low-income households defined as those earning between 31% and 50% of MFI.

Low-income households defined as those earning between 51% and 80% of MFI

Definitions:

Elderly households - 1 or 2 person household, either person 62 years old or older

Small family - 2 to 4 related members

Large family - 5 or more related members

Sources: HUD, State of the Cities Data System: Comprehensive Housing Affordability Strategy (CHAS) special tabulations from Census 2000; BAE, 2009.

Concentrations of Low-Income Population

The 2009 federal poverty threshold was \$22,050 for a four-person household. As shown in Table 4.7, Mountain View's 4.4 percent poverty rate was slightly lower than the County's 5.7 percent rate. Mountain View does not have any areas that satisfy the traditional HUD definition of a poverty area where 40 percent of the population lives below the poverty threshold. The City does, however, contain areas of low-income concentration.

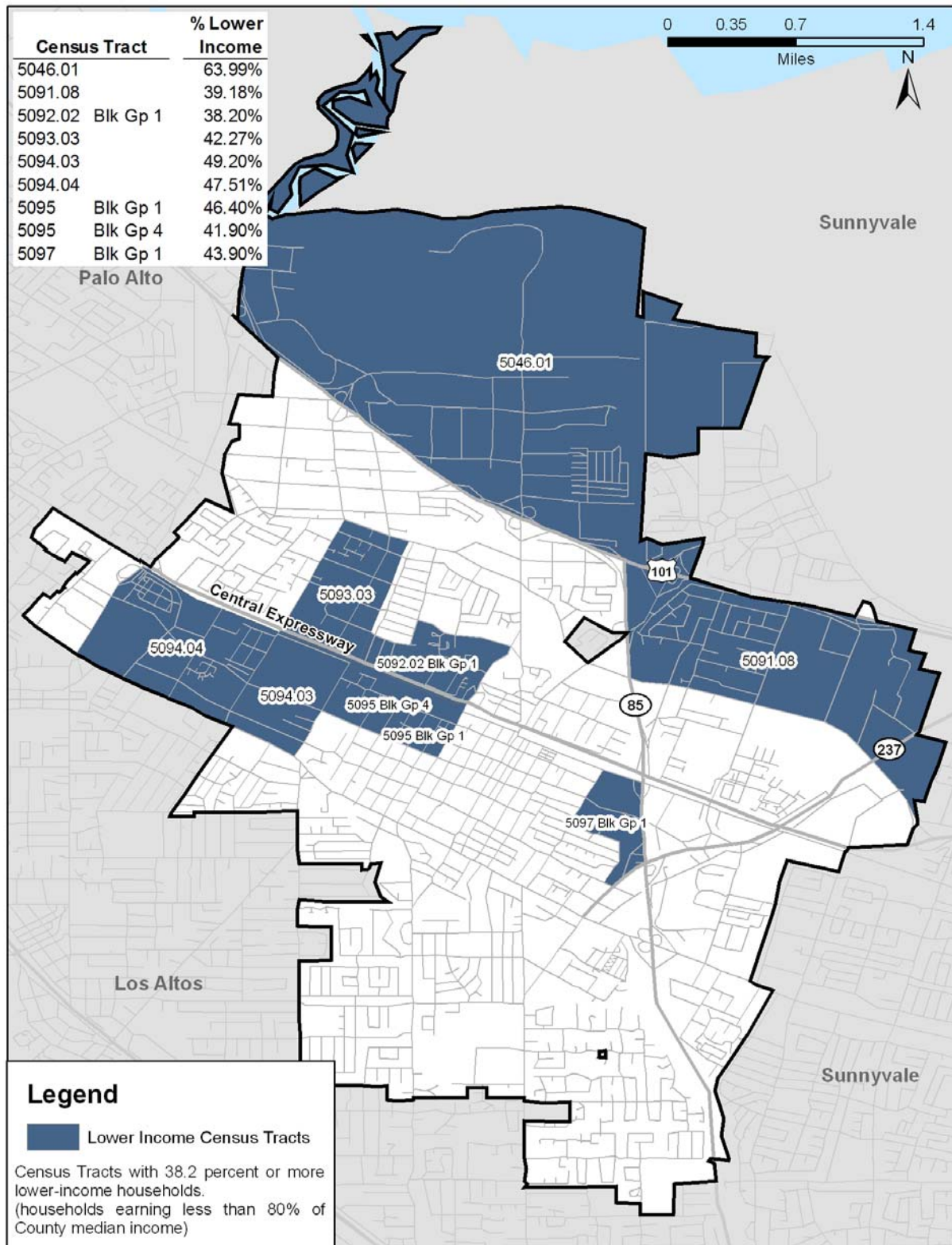
Table 4.7: Poverty Status, 2009

	Mountain View	Santa Clara County
Households Below the Poverty Line	701	23,000
Percent of Total Households	4.4%	5.7%

Sources: Claritas, 2009; BAE, 2009.

The CDBG program defines low-income concentration as any block group with 51 percent or more of residents earn 80 percent of MFI or less. For jurisdictions that do not have any areas meeting this definition, the highest quartile of all areas in the City in terms of degree of concentration is used. For Mountain View, block groups with at least 38.2 percent lower-income residents are considered as having a concentration of lower-income residents. Figure 4.3 identifies these areas in Mountain View. As shown, there are nine tracts or portions of a tract in the City have 38.2 percent of lower-income households based on 2000 Census data. These tracts are located in the northwestern and northeastern portions of the City. It should be noted that the boundaries for low-income areas may change when data from the 2010 Census and refined data from the American Community Survey is released.

Figure 4.3: Areas of Low-Income Concentrations, Mountain View, 2009



Major Job Centers

In 2005, the Association of Bay Area Governments (ABAG) estimated there were approximately 872,900 jobs in Santa Clara County. Consistent with information on the County's largest employers, San José, Santa Clara, Palo Alto and Sunnyvale comprised the top four job centers in 2005.

Mountain View businesses generated the fifth largest number of jobs in the County. These five cities are expected to remain the top five job centers in the County through 2035. In 2009, ABAG projected that employment in Santa Clara County would increase by 62 percent between 2005 and 2035, to 1.4 million jobs. As shown in Table 4.8, the number in jobs in Mountain View is projected to increase by 42 percent between 2005 and 2035, reaching 72,470 in 2035. Although ABAG released its projections data in the summer of 2009, and made adjustments for the ongoing recession, job growth may fall short of near-term projections due to the current economic climate.

Table 4.8: Job Projections, Santa Clara County, 2005-2035

	2005	2010	2015	2020	2025	2030	2035	% Change '05-'35
Campbell	22,470	22,910	23,880	25,100	26,490	27,490	28,900	28.6%
Cupertino	31,060	31,780	32,550	33,340	34,260	35,880	37,620	21.1%
Gilroy	17,370	17,850	18,710	19,650	21,550	23,880	26,350	51.7%
Los Altos	10,440	10,540	10,820	11,130	11,430	11,730	11,950	14.5%
Los Altos Hills	1,890	1,900	1,910	1,920	1,940	1,950	1,970	4.2%
Los Gatos	18,650	18,900	19,020	19,510	20,250	20,990	21,800	16.9%
Milpitas	47,580	48,370	50,370	52,550	54,740	57,060	59,160	24.3%
Monte Sereno	410	420	440	480	520	550	590	43.9%
Morgan Hill	13,120	13,520	15,450	17,390	19,810	22,220	24,640	87.8%
Mountain View	51,130	51,990	52,510	53,650	58,890	65,310	72,470	41.7%
Palo Alto	75,610	76,480	76,740	77,010	78,550	80,320	82,160	8.7%
San Jose	348,960	369,500	425,100	493,060	562,350	633,700	708,980	103.2%
Santa Clara	104,920	106,750	111,560	118,100	127,080	140,050	153,940	46.7%
Saratoga	6,960	7,070	7,120	7,220	7,320	7,420	7,480	7.5%
Sunnyvale	73,630	77,890	81,460	85,200	92,650	101,320	109,900	49.3%
Unincorporated County	48,660	50,400	53,590	56,670	59,690	62,620	64,710	33.0%
Santa Clara County Total	872,860	906,270	981,230	1,071,980	1,177,520	1,292,490	1,412,620	61.8%

Sources: ABAG Projections, 2009; BAE, 2009.

Employment Trends

Employment in Mountain View is concentrated in the *Information* sector and the *Professional, Scientific, and Technical services* sectors, which together generate 40 percent of the City's jobs followed by *Manufacturing, Health Care and the Social Assistance* industries, which each represent 10 percent of the City's employment. The majority of the remaining jobs are concentrated in the *Retail, Wholesale Trade, and Accommodations and Food Services* industries.

As shown in Table 4.9, the number of jobs in Mountain View grew by 19 percent between 2003 and 2008, more than three times the job growth in Santa Clara County as a whole. Mountain View added over 9,000 jobs in the five year period, for a total of 56,228 jobs in 2008. The *Information* sector has

grown substantially since 2003, with a 294 percent increase in jobs. Much of the growth of this sector, which includes information services such as internet publishing and web search portals, can be attributed to the growth of companies such as Google Inc., one of Mountain View's largest employers. Employment in the *Health Care and the Social Assistance* industry increased by 39 percent between 2003 and 2008, while jobs in *Manufacturing* decreased nine percent. The remaining industries, which may be associated with somewhat lower-paying jobs, have also seen increases in the number of employees. Employment in the *Wholesale Trade* industry increased by 26 percent while *Accommodations and Food Services* employment grew by 19 percent.

Table 4.9: Jobs by Sector, Q1 2003 – Q1 2008 (a)

Industry Sector	Mountain View					Santa Clara County				
	Q1 2003		Q1 2008		% Change 2003-2008	Q1 2003		Q1 2008		% Change 2003-2008
	Jobs	% Total	Jobs	% Total		Jobs	% Total	Jobs	% Total	
Agric., Forestry, Fishing and Hunting	60	0.1%	24	0.0%	-59.7%	3,848	0.4%	3,228	0.4%	-16.1%
Mining (b)	0	0.0%	0	0.0%	0.0%	151	0.0%	253	0.0%	67.5%
Construction	1,762	3.7%	1,845	3.3%	4.7%	38,001	4.4%	42,948	4.7%	13.0%
Manufacturing	6,967	14.8%	5,697	10.1%	-18.2%	180,585	21.1%	164,700	18.2%	-8.8%
Utilities (b)	0	0.0%	0	0.0%	0.0%	1,453	0.2%	1,807	0.2%	24.4%
Wholesale Trade	2,840	6.0%	3,569	6.3%	25.7%	34,799	4.1%	40,174	4.4%	15.4%
Retail Trade	4,822	10.2%	4,406	7.8%	-8.6%	81,090	9.5%	82,989	9.2%	2.3%
Transportation and Warehousing	135	0.3%	98	0.2%	-27.2%	12,899	1.5%	11,016	1.2%	-14.6%
Information	2,911	6.2%	11,454	20.4%	293.5%	32,388	3.8%	41,080	4.5%	26.8%
Finance and Insurance	571	1.2%	739	1.3%	29.5%	19,525	2.3%	20,538	2.3%	5.2%
Real Estate and Rental and Leasing	750	1.6%	600	1.1%	-20.0%	14,710	1.7%	15,078	1.7%	2.5%
Professional, Scientific, and Technical Services	13,026	27.6%	11,195	19.9%	-14.1%	102,119	11.9%	113,512	12.5%	11.2%
Management of Companies and Enterprises	503	1.1%	276	0.5%	-45.0%	15,920	1.9%	9,763	1.1%	-38.7%
Administrative and Waste Services	1,958	4.2%	2,530	4.5%	29.2%	46,899	5.5%	54,342	6.0%	15.9%
Educational Services	412	0.9%	718	1.3%	74.3%	22,993	2.7%	28,605	3.2%	24.4%
Health Care and Social Assistance	4,185	8.9%	5,805	10.3%	38.7%	65,479	7.6%	73,177	8.1%	11.8%
Arts, Entertainment, and Recreation	333	0.7%	419	0.7%	25.6%	8,667	1.0%	9,642	1.1%	11.2%
Accommodation and Food Services	2,756	5.8%	3,273	5.8%	18.7%	56,481	6.6%	63,967	7.1%	13.3%
Other Services, except Public Administration	1,223	2.6%	1,622	2.9%	32.6%	25,162	2.9%	31,815	3.5%	26.4%
Unclassified	2	0.0%	105	0.2%	5133.3%	114	0.0%	2,864	0.3%	2412.3%
Government (c)	1,970	4.2%	1,853	3.3%	-5.9%	94,595	11.0%	94,150	10.4%	-0.5%
Total	47,185	100.0%	56,228	100.0%	19.2%	857,878	100.0%	905,648	100.0%	5.6%

Notes:

(a) Includes all wage and salary employment covered by unemployment insurance.

(b) There was no employment in either the Mining or Utilities sectors within the city of Mountain View.

(c) Government employment includes workers in all sectors, not just public administration. For example, all public school staff are in the Government category.

Sources: California Employment Development Department, 2009; BAE, 2009.

Access to Employment and Job Centers

Many of the County's largest employers are located in San José, Santa Clara, and Sunnyvale. Importantly, 21 of the County's 26 largest employers are within one-quarter mile of a transit station or bus stop, facilitating access to households who rely on public transit to get to work.¹³ Three of the County's largest employers are located in Mountain View. Table 4.10 provides a list of the largest private sector employers in Santa Clara County, while Figure 4.4 indicates their locations. Countywide employment is presented here, to reflect the fact that the vast majority of Mountain View residents (78 percent, per the 2000 Census) hold jobs outside the City.

The distance between jobs and housing and the availability of transit affects people's ability to find and hold jobs. Mountain View, in addition to being one of the major job centers, is located within close proximity (within 15 miles) of other major job centers in the county. Three major freeways run through Mountain View, connecting the City to other job centers in the region. These include Interstate 101, Highway 237, and Highway 85. There are also a variety of local transit systems to connect Mountain View residents who do not own a vehicle to the County's other major job centers. Several local bus routes provided by the Santa Clara Valley Transportation Authority (VTA) serve the major arterials that traverse the City and link to heavy rail service provided by Caltrain at the two major transit hubs.

Job skills and level of education can also affect a person's ability to obtain employment, particularly for the higher wage jobs in the information and technology sections. Persons who are unemployed, and in particular lower income persons who do not have post secondary degrees or are unskilled for higher wage jobs, may face challenges in finding work. In North Santa Clara County, the North Valley Job Training Consortium (NOVA), which is a nonprofit, federally funded employment and training agency, provides workforce development services. NOVA collaborates with local businesses, educators, and job seekers to build the knowledge and skills needed to address the workforce needs of Silicon Valley. NOVA is directed by the NOVA Workforce Board which works on behalf of a seven-city consortium composed of the cities of Cupertino, Los Altos, Milpitas, Mountain View, Palo Alto, Santa Clara, and Sunnyvale. Though the majority of job seekers served through NOVA are laid off workers, affected by the downsizing or closure of their companies, NOVA also helps lower income job seekers with special needs, such as homeless veterans, disabled workers, welfare recipients, and teen parents.

¹³ Based on GIS analysis of employer locations and transit network.

Table 4.10: Major Private-Sector Employers, Santa Clara County, 2009

Employer Name	Location	Industry	Number of Employees (a)
Cisco Systems, Inc.	San Jose	Computer Peripherals Mfg.	10,000+
Applied Materials, Inc.	Santa Clara	Semiconductor Mfg Equipment Wholesale	5,000-9,999
Avago Technologies Ltd.	San Jose	Exporters (Wholesale)	5,000-9,999
Fujitsu IT Holdings Inc, International	Sunnyvale	Computers- Wholesale	5,000-9,999
Intel Corp.	Santa Clara	Semiconductor- Devices (Mfg.)	5,000-9,999
Valley Medical Center	San Jose	Hospitals	5,000-9,999
Flextronics International	Milpitas	Solar Energy Equipment- Mfg.	5,000-9,999
Google	Mountain View	Information	5,000-9,999
Advanced Micro Devices, Inc.	Sunnyvale	Semiconductors and Related Devices Mfg.	1,000 -4,999
Apple Inc.	Cupertino	Computers- Electronics Mfg.	1,000 -4,999
California's Great America	Santa Clara	Amusement and Theme Parks	1,000 -4,999
Christopher Ranch, LLC	Gilroy	Garlic (Mfg.)	1,000 -4,999
E4E	Santa Clara	Venture Capital Companies	1,000 -4,999
El Camino Hospital	Mountain View	Hospitals	1,000 -4,999
Fujitsu Ltd.	Sunnyvale	Venture Capital Companies	1,000 -4,999
Goldsmith Plants, Inc.	Gilroy	Florists- Retail	1,000 -4,999
Hewlett-Packard	Cupertino	Computer and Equipment Dealers	1,000 -4,999
Hewlett Packard Co.	Palo Alto	Venture Capital Companies	1,000 -4,999
HP Pavilion at San Jose	San Jose	Stadiums, Arenas, and Sports Fields	1,000 -4,999
Kaiser Permanente Medical Center	San Jose	Hospitals	1,000 -4,999
Microsoft Corp	Mountain View	Computer Software- Mfg.	1,000 -4,999
National Semiconductor Corp	Santa Clara	Semiconductors and Related Devices Mfg.	1,000 -4,999
Net App Inc.	Sunnyvale	Computer Storage Devices- Mfg.	1,000 -4,999
Nortel Networks	Santa Clara	Marketing Programs and Services	1,000 -4,999
Santa Teresa Community Hospital	San Jose	Hospitals	1,000 -4,999
VA Palo Alto Healthcare	Palo Alto	Hospitals	1,000 -4,999

Note:

(a) These companies are ranked by employment size category; no exact employment figures were provided by California Employment Development Department.

Sources: California Employment Development Department, 2nd Edition 2009 ; BAE, 2009.

Figure 4.4: Major Employers, Santa Clara County



4.2 Needs of Homeless People

Homeless individuals struggle with various difficulties, such as physical and mental disabilities, unemployment, HIV/AIDS, and/or substance abuse that often impair their ability to secure or retain housing. Depending on an individual's circumstances, these needs may be addressed via emergency shelters, transitional, or permanent supportive housing. Emergency shelters are defined as housing offering minimal supportive services, with occupancy limited to up to six months. HUD defines transitional housing as a project that is designed to provide housing and appropriate support services to homeless persons to facilitate movement to independent living within 24 months. For purposes of the HOME program, there is not a HUD-approved time period for moving to independent living. Permanent supportive housing puts no limit on the length of stay, and offers on- or off-site services that assist residents in retaining their housing, improving health, and maximizing their ability to live and work in the community.

Homeless Population

According to the *2009 Santa Clara County Homeless Census and Survey* (Homeless Census), there were 7,086 homeless individuals, as defined by HUD, counted on January 26-27, 2009. These individuals were either sleeping in a place not fit for human habitation, or in emergency or transitional housing for homeless people. Within Mountain View, 76 homeless individuals were counted during the two day period. Overall, the Homeless Census suggests the number of homeless individuals decreased from 2007 in the City and County, with 46 and 116 fewer homeless people in the City and County by 2009, respectively (see Table 4.11).

This count, however, should be considered conservative because many homeless individuals cannot be found, even with the most thorough methodology due to the transient nature of the population. Furthermore, a decrease in homeless persons counted in a locale during the point-in-time census does not necessarily signify a decrease in homelessness, particularly if the number of homeless persons in adjacent and nearby jurisdictions increase. Although careful training took place prior to the count of unsheltered homeless, it is very difficult to count all individuals living on the streets, leaving potential room for error.

Table 4.11: Total Sheltered and Unsheltered Homeless, 2009 (a)

Homeless Category	Mountain View			Santa Clara County		
	2007	2009	Change	2007	2009	Change
Individuals	55	31	(24)	4,049	4,011	(38)
Persons in Families	10	10	-	1,257	1,008	(249)
Individuals in Vehicles, Encampments, Abandoned Bldgs, or Parks (b)	57	35	(22)	1,896	2,067	171
Total	122	76	(46)	7,202	7,086	(116)

Notes:

(a) This survey does not include people in rehabilitation facilities, hospitals, or jails. The 2007 Homeless Census and Survey was conducted from Jan. 29- 30, 2007. The 2009 Census took place during Jan. 26-27, 2009.

(b) Reported as a separate category because family status could not be determined.

Sources: Santa Clara County Homeless Census, Applied Survey Research, 2007 & 2009; BAE, 2009.

As such, while the 2009 Homeless Census reports a decrease in homeless individuals since 2007, local homeless services providers in the County report that they have seen an increase in clients seeking assistance. For example, staff at the Community Services Agency (CSA), which serves Los Altos, Los Altos Hills, and Mountain View, report that they saw a nearly 100 person increase in homeless clients between fiscal year 2007-2008 and fiscal year 2008-2009; the number of clients served rose from 300 in 2007-2008 to 394 in 2008-2009.¹⁴ In addition, Consolidated Plan workshop and local forum participants, including representatives from homeless shelters and service providers such as EHC Lifebuilders, Inn Vision, the Bill Wilson Center, and West Valley Community Services, reported increased demand for homeless services, particularly as a result of the recession and many households having one or more members out of work.

Table 4.12 shows that the majority of homeless men and women lived without shelter in both 2007 and 2009. However, the majority of homeless children lived in transitional housing.

¹⁴ Nadia Llivera, Homeless Services Specialist, Community Services Agency, email and phone correspondence with BAE.

Table 4.12: Total Sheltered and Unsheltered Homeless, Santa Clara County 2007-2009 (a)

Setting	Men			Women			Youth (b)			Adults of Undetermined Gender/Age (c)			Total Individuals		
	2007	2009	Change	2007	2009	Change	2007	2009	Change	2007	2009	Change	2007	2009	Change
Unsheltered	2,084	2,022	(62)	647	499	(148)	246	80	(166)	2,124	2,382	258	5,101	4,983	(118)
Single individuals	2,022	2,009	(13)	580	480	(100)	114	46	(68)	222	315	93	2,938	2,850	(88)
Persons in families	62	13	(49)	67	19	(48)	132	34	(98)	-	-	-	261	66	(195)
Individuals in cars, vans, RVs	-	-	-	-	-	-	-	-	-	1,031	978	(53)	1,031	978	(53)
Individuals in encampments	-	-	-	-	-	-	-	-	-	865	752	(113)	865	752	(113)
Individuals in abandoned buildings	-	-	-	-	-	-	-	-	-	NA	285	NA	NA	285	NA
Individuals reported by park ranger	-	-	-	-	-	-	-	-	-	6	52	46	6	52	46
Sheltered (d)	902	917	15	557	227	(330)	640	547	(93)	2	412	410	2,101	2,103	2
Emergency Shelter	616	675	59	219	148	(71)	163	163	-	1	92	91	999	1,078	79
Single individuals	594	675	81	143	148	5	21	17	(4)	1	-	(1)	759	840	81
Persons in families	22	NA3	NA	76	NA3	NA	142	146	4	-	92	92	240	238	(2)
Transitional Housing	286	242	(44)	338	79	(259)	477	384	(93)	1	320	319	1,102	1,025	(77)
Single individuals	213	242	29	105	79	(26)	27	-	(27)	1	-	(1)	346	321	(25)
Persons in families	73	NA3	NA	233	NA3	NA	450	384	(66)	-	320	320	756	704	(52)
Total Unsheltered & Sheltered	2,986	2,939	(47)	1,204	726	(478)	886	627	(259)	2,126	2,794	668	7,202	7,086	(116)

Notes:

(a) This survey does not include people in rehabilitation facilities, hospitals, or jails. The 2007 Homeless Census and Survey was conducted from Jan. 29- 30, 2007. The 2009 Census took place during Jan. 26-27, 2009.

(b) It should be noted that a change in the youth data collection process was made in 2009. The 2009 Census defined youth as under the age of 18. The 2007 census included unaccompanied youth ages 18-22 years as youth.

(c) This category includes individuals whose family status, or sex, could not be determined by observers during point-in-time homeless count.

(d) In 2009, shelter service providers were not asked to indicate the gender of individuals in families, which resulted in the considerable increase of individuals in the "undetermined gender" category.

Sources: Santa Clara County Homeless Census, Applied Survey Research, 2007 & 2009; BAE, 2009.

Table 4.13 presents the race and ethnicity profile of the homeless population in Santa Clara County. This data is based on the 936 individuals who were surveyed as part of the 2009 Homeless Census. As shown, White and Hispanic/Latino individuals represented the largest proportions of the homeless population, each comprising 33 percent of those surveyed. While African Americans represent two percent of Santa Clara County's total population in 2009, they represented 20 percent of the homeless population.

Table 4.13: Homeless Race/Ethnicity Profile, Santa Clara County, 2009

Response (a)	Number	Percent
White / Caucasian	305	32.6%
Hispanic / Latino	305	32.6%
Black / African American	187	20.0%
Asian	37	4.0%
American Indian / Alaskan Native	33	3.5%
Pacific Islander	11	1.2%
Other / Multi-ethnic	58	6.2%
Total	936	100.0%

Note:

(a) Represents surveyed homeless population only.

Sources: Santa Clara County Homeless Census,
Applied Survey Research, 2009; BAE, 2009.

The 2009 Homeless Census found that approximately 39 percent of homeless individuals surveyed have chronic substance abuse problems. Another 32 percent are chronically homeless, defined by HUD as an unaccompanied homeless individual with a disabling condition who has either been continuously homeless for a year or more, or has had at least four episodes of homelessness in the past three years (see Table 4.14). It should be noted that a homeless individual could fall into more than one subpopulation. These findings, coupled with the comments from Consolidated Plan workshop participants, highlight the ongoing need for substance abuse services serving the homeless and others.

Table 4.14: Homeless Subpopulations, Santa Clara County, 2009

	Sheltered	Unsheltered	Total	Percent of Total
Chronically Homeless	195	2,075	2,270	32.0%
Seriously Mentally Ill	409	1,222	1,631	23.0%
Chronic Substance Abuse	492	2,301	2,793	39.4%
Veterans	283	583	866	12.2%
Persons with HIV/AIDS	5	99	104	1.5%
Victims of Domestic Violence	149	533	682	9.6%
Unaccompanied Youth (Under 18)	17	46	63	0.9%
Total (b)	2,103	4,983	7,086	

Notes:

(a) Estimates calculated by applying the Homeless Survey results to the point-in-time Census count.

(b) Total do not equal sum of all subpopulations. An individual may be counted in more than one category. The total represents the total number of individuals counted in the Homeless Census.

Sources: 2009 Santa Clara County Homeless Census and Survey, Applied Survey Research, January 2009; BAE, 2009.

Inventory of Facilities and Services for Homeless

There are a variety of facilities and services to assist individuals and families who are homeless or at-risk of homelessness in Mountain View and elsewhere in the County. Some facilities target specific groups, such as victims of domestic violence, veterans, or individuals with HIV/AIDS. Tables 4.15, 4.16, and 4.17 provide an inventory of facilities in Santa Clara County with the type of clients served and facility capacity. Table 4.15 lists the emergency shelters in the County, while Table 4.16 and Table 4.17 list the County's transitional housing and permanent supportive housing facilities, respectively. The inventories of facilities are based on the County's 2009 Continuum of Care Application. Homelessness is a regional issue and homeless individuals may access housing and services in multiple jurisdictions, so facilities throughout the county are listed in these inventories. There are two transitional housing facilities in the City of Mountain View, including one facility serving youth. In addition, the San Antonio Place efficiency studio project in Mountain View provides 118 units of permanent supportive housing.¹⁵

Mountain View, along with other jurisdictions in Santa Clara County, supports the Housing First model, which encourages the development of permanent housing with in-place support services to help chronic homeless individuals achieve stability. The model's premise views rapid placement of homeless persons in permanent housing as the most cost-effective approach with the greatest chance of permanently ending the cycle of homelessness. Since the supply of permanent supportive housing is currently limited, Mountain View continues to support emergency shelters for the homeless, in addition to permanent supportive housing.

¹⁵

A portion of the units at San Antonio Place are identified in Table 4.17 as permanent supportive housing as 10 units are specifically set aside for the chronically homeless. However, all 118 units receive supportive services.

Table 4.15: Emergency Shelters, Santa Clara County, 2009 (a)

Provider	Facility Name	City	Target Population (a)		All Year-Round Beds/Units				Total Seasonal Beds	
			A	B	Family Beds	Family Units	Individual Beds	Total Year-Round Beds		
Current Inventory										
West Valley Community Services	Rotating Shelter	Cupertino	SM		0	0	15	0	15	125
Community Solutions	La Isla Pacifica	Gilroy	HC	DV	14	3	0	0	14	
EHC Lifebuilders	Armory - Gilroy	Gilroy	SMF		0	0	0	0	0	
Support Network for Battered	Emergency Shelter		HC	DV	16	6	0	0	16	
InnVision	Hotel de Zinc	Palo Alto	SMF		0	0	15	0	15	
Asian Americans for Community Involvement	Asian Women's Place	San Jose	HC	DV	12	4	0	0	12	
City Team Ministries	City Team Rescue Mission	San Jose	SM		0	0	50	0	50	
Community Homeless Alliance Ministry	First Christian Church Shelter	San Jose	SMF+HC		19	1	2	0	21	
EHC Lifebuilders	Boccardo Regional Reception Center	San Jose	SMF		0	0	185	0	185	
EHC Lifebuilders	Boccardo Regional Reception Medical Respite Center	San Jose	SMF		0	0	17	0	17	
Family Supportive Housing	San Jose Family Shelter	San Jose	HC		143	35	0	0	143	
InnVision	Commercial Street Inn	San Jose	SFHC		40	12	15	0	55	
InnVision	Montgomery Street Inn/Community Inns	San Jose	SM		0	0	46	0	46	
InnVision	Julian Street	San Jose	SMF		0	0	60	0	60	
Next Door Solutions to Domestic Violence	Next Door Solutions	San Jose	HC	DV	19	7	0	0	19	
Salvation Army	Hospitality House (Overnighter)	San Jose	SM		0	0	22	0	22	
Bill Wilson Center	Runaway and Homeless Youth Shelter	Santa Clara	YMF		0	0	20	0	20	
EHC Housing Consortium dba EHC Lifebuilders	Armory - Sunnyvale	Sunnyvale	SMF		0	0	0	0	0	125
EHC Lifebuilders	Boccardo Family Living Center in San Martin	Santa Clara County	HC		0	0	0	0	0	48
InnVision	Clara Mateo Shelter	Santa Clara County	SMF+HC		18	6	40	0	58	
EHC Lifebuilders	Boccardo Family Living Center - Migrant Worker Program (7 month: May - Nov)	Santa Clara County	HC		0	0	0	0	0	48
EHC Lifebuilders	Sobrato House Youth Center	San Jose	YMF		0	0	10	0	10	
EHC Lifebuilders	Veterans Dorm at the Boccardo Reception Center	San Jose	YMF	VET	0	0	10	0	10	
Subtotal					281	74	507	788	346	

Table 4.15: Emergency Shelters, Santa Clara County, 2009 (a)

			Target Population (a)		All Year-Round Beds/Units				Total Seasonal Beds
					Family Beds	Family Units	Individual Beds	Total Year- Round Beds	
Provider	Facility Name	City	A	B					
Under Development									
Next Door Solutions to Domestic Violence	ND Solutions	San Jose	HC	DV	3	1	0	0	3
Subtotal					3	1	0		3
Total					284	75	507		791

Notes:

(a) Target Population Key:

SM: single males

SF: single females

SMF: single males and females

CO: couples only, no children

SMHC: single males and households with children

SFHC: single females and households with children

HC: households with children

YM: youth males

YF: youth females

YMF: youth males and females

SMF + HC: Single male and female plus households with children

DV - Domestic Violence victims only

VET - Veterans only

HIV - HIV/AIDS populations only

Sources: Santa Clara County, Continuum of Care Application, 2009; BAE, 2009.

Table 4.16: Transitional Housing, Santa Clara County, 2009 (a)

Provider	Facility Name	City	Target Population (a)		All Year-Round Beds/Units			
			A	B	Family Beds	Family Units	Individual Beds	Total Year-Round Beds
Current Inventory								
West Valley Community Services	Transitional Housing Program	Cupertino	SMHC		12	6	10	22
Bill Wilson Center	TH/Homeless Youth and Young Families - Maria Way	Gilroy	HC		8	4	0	8
South County Housing (previously EHC LifeBuilders)	Sobrato Transitional Apts. - TH for Single Mothers and Their Children	Gilroy	HC		196	44	0	196
Community Solutions	El Invierno Transitional Housing	Gilroy	SM		0	0	12	12
Community Solutions	Kern Avenue Transitional Housing	Gilroy	SM		0	0	8	8
Bill Wilson Center (Youth only)	TH/North County - Villa Street	Mountain View	HC		10	5	0	10
InnVision (with Community Services Agency)	Graduate House	Mountain View	SMF		0	0	6	6
Bill Wilson Center	TH/Homeless Youth and Young Families- Humbolt Street	San Jose	YMF		0	0	5	5
Bill Wilson Center	TH/Homeless Youth and Young Families - Leigh Ave.	San Jose	YMF		0	0	5	5
City Team Ministries	House of Grace	San Jose	SF		0	0	22	22
City Team Ministries	Men's Recovery/Discipleship	San Jose	SM		0	0	40	40
City Team Ministries	Heritage Home	San Jose	SF		0	0	20	20
EHC LifeBuilders	Boccardo Regional Reception Center	San Jose	SMF+HC		40	10	0	40
Family Supportive Housing	Glen Art - Transitional Housing Program #1	San Jose	HC		33	10	0	33
InnVision	HomeSafe San Jose	San Jose	SFHC	DV	66	24	1	67
InnVision	Montgomery Street Inn	San Jose	SM	VET	0	0	39	39
InnVision	Stevens House	San Jose	SMF		0	0	7	7
Salvation Army	Hospitality House (Emmanuel House)	San Jose	SM		0	0	40	40
Salvation Army	Volunteer Recovery	San Jose	SM		0	0	6	6
San Jose Cathedral	Worker House for Women and Children	San Jose	HC		25	7	0	25
San Jose Cathedral	Worker House for Men	San Jose	SM		0	0	20	20
Unity Care	Unity Place (THP Plus)	San Jose	YMF		0	0	16	16

Table 4.16: Transitional Housing, Santa Clara County, 2009 (a)

Provider	Facility Name	City	Target Population (a)		All Year-Round Beds/Units			
			A	B	Family Beds	Family Units	Individual Beds	Total Year-Round Beds
InnVision	InnVision Villa	San Jose	SMF		46	14	9	55
EHC LifeBuilders	Sobrato House Youth Center	San Jose	YMF		0	0	9	9
EHC LifeBuilders	Boccardo Regional Reception Center (Single Adults Transitioning out of Psychiatric Hospitals)	San Jose	SMF		0	0	15	15
Family Supportive Housing	Transitional Housing Program #2	San Jose	HC		24	7	0	24
Bill Wilson Center	Young Parents with Children - Jackson St. Santa Clara	Santa Clara	HC		16	8	0	16
EHC LifeBuilders	Sobrato Family Living Center (Santa Clara)	Santa Clara	HC		173	43	0	173
Next Door Solutions to Domestic Violence	HomeSafe Santa Clara	Santa Clara	SFHC	DV	44	20	4	48
EHC LifeBuilders	Boccardo Family Living Center in San Martin	Santa Clara County	HC		81	18	0	81
InnVision	North Santa Clara County Transitional Housing	Santa Clara County	HC		18	5	0	18
Community Solutions	La Casa del Puente TRT	Santa Clara County	SMF		0	0	12	12
Bill Wilson Center	TH/North County - Rockefeller Drive	Sunnyvale	YMF		0	0	8	8
Bill Wilson Center	TH/Homeless Youth and Young Families - Norman Drive	Sunnyvale	HC		10	5	0	10
Subtotal					802	230	314	1,116

Table 4.16: Transitional Housing, Santa Clara County, 2009 (a)

Provider	Facility Name	City	Target Population (a)		All Year-Round Beds/Units			
			A	B	Family Beds	Family Units	Individual Beds	Total Year- Round Beds
Under Development								
EHC LifeBuilders	Veterans THP at the Boccardo Reception Center	San Jose	SMF	VET	0	0	10	10
					0	0	10	10
					802	230	324	1,126

Notes:

(a) Target Population Key:

SM: single males

SF: single females

SMF: single males and females

CO: couples only, no children

SMHC: single males and households with children

SFHC: single females and households with children

HC: households with children

YM: youth males

YF: youth females

YMF: youth males and females

SMF + HC: Single male and female plus households with children

DV - Domestic Violence victims only

VET - Veterans only

HIV - HIV/AIDS populations only

Sources: Santa Clara County, Continuum of Care Application, 2009; BAE, 2009.

Table 4.17: Permanent Supportive Housing, Santa Clara County, 2009 (a)

Provider	Facility Name	City	Target Population (a)		All Year-Round Beds/Units			
			A	B	Family Beds	Family Units	Individual Beds	Total Year- Round Beds
Current Inventory								
South County Housing (formerly EHC LifeBuilders)	Sobrato Transitional Apartments in Gilroy (PBA Units)	Gilroy	HC		68	15	0	68
Community Solutions	Walnut Lane	Gilroy	SM		0	0	6	6
Community Solutions	Glenview Dr.	Gilroy	SM		0	0	6	6
Community Working Group	Opportunity Center	Palo Alto	SMF+HC		56	18	75	131
Catholic Charities of San Jose	New Directions	San Jose	SMF		0	0	25	25
Charities Housing Development Corp.	San Antonio Place and Scattered Sites (b)	San Jose	SMF+HC		4	2	8	12
	Off the Streets Project for Homeless Addicted to Alcohol (Housing Homeless People with Alcohol Addiction)	San Jose	SMF		0	0	44	44
SCC Department of Mental Health (formerly EHC Lifebuilders)	Markham Terrace	San Jose	SMF		0	0	95	95
Emergency Housing Consortium of Santa Clara County dba EHC LifeBuilders	Curtner Gardens	San Jose	SMF		0	0	27	27
First Community Housing (SCC Dept. of Mental Health)	Shelter Plus Care/Off the Streets	San Jose	SMF		0	0	12	12
Housing Authority of the County of Santa Clara	Shelter Plus Care	San Jose	SMF+HC		276	77	117	393
Housing Authority of the County of Santa Clara	Section 8 Vouchers - Housing First	San Jose	SMF+HC		249	62	2	251
Housing for Independent People	Sunset Leasing	San Jose	SMF+HC		10	3	4	14
Housing for Independent People	Sesame Court	San Jose	SMF		0	0	6	6
InnVision	Alexander House	San Jose	SMF		0	0	6	6
InnVision	North County Inns	San Jose	SMF		0	0	19	19
	Safe Haven Permanent Housing for Women (Hester Project)	San Jose	SF		0	0	10	10
InnVision	Sunset Square	San Jose	HC		55	15	0	55
Catholic Charities of San Jose	Navigator Project	San Jose	SMF		0	0	29	29
Charities Housing Development Corp.	Paseo Senter II (1900 Senter Rd.)	San Jose	SMF+HC		9	4	1	10

Table 4.17: Permanent Supportive Housing, Santa Clara County, 2009 (a)

Provider	Facility Name	City	Target Population (a)		All Year-Round Beds/Units			
			A	B	Family Beds	Family Units	Individual Beds	Total Year- Round Beds
Charities Housing Development Corp.	Paseo Senter I (1896 Senter)	San Jose	SMF+HC		11	5	3	14
Housing Authority of the County of Santa Clara	Section 8 Voucher - MTW	San Jose	SMF+HC		10	3	1	11
Housing Authority of the County of Santa Clara	HUD-VASH Veteran Housing Choice Vouchers	San Jose	SMF+HC	VET	2	1	19	21
EHC LifeBuilders	Sobrato Family Living Center	Santa Clara	HC		32	8	0	32
InnVision	North Santa Clara County Supportive Housing Coalition	Santa Clara County	SMF		0	0	8	8
Subtotal					782	213	523	1,305

Table 4.17: Permanent Supportive Housing, Santa Clara County, 2009 (a)

Provider	Facility Name	City	Target Population (a)		All Year-Round Beds/Units			
			A	B	Family Beds	Family Units	Individual Beds	Total Year- Round Beds
Under Development								
St. Joseph's Family Center	Gilroy Place	Gilroy	SMF		0	0	9	9
St. Joseph's Family Center	Our New Place	Gilroy	YMF		32	9	0	32
Catholic Charities of San Jose	New Directions Expansion	San Jose	SMF		0	0	22	22
Catholic Charities of San Jose	Family Housing	San Jose	HC		50	14	0	50
Charities Housing Development Corp.	Kings Crossing	San Jose	SMF+HC		8	4	14	22
Housing Authority of the County of Santa Clara	Section 8 Voucher - MTW	San Jose	SMF+HC		490	197	199	689
Housing Authority of the County of Santa Clara/Veterans Administration	HUD-VASH Veteran Housing Choice Vouchers	San Jose	SMF+HC	VET	22	9	146	168
Santa Clara County Mental Health Department	Mental Health Permanent Supportive Housing Project	San Jose	SMF		0	0	18	18
InnVision	Samaritan Inns	San Jose	SMF+HC		8	2	17	25
Charities Housing Development Corp.	Belovida Santa Clara	Santa Clara	SMF		0	0	3	3
South County Housing	Royal Court Apartments	Santa Clara County	HC		20	12	0	20
Subtotal					630	247	428	1,058
Total					1,412	460	951	2,363

Notes:

(a) Target Population Key:

SM: single males

SF: single females

SMF: single males and females

CO: couples only, no children

SMHC: single males and households with children

SFHC: single females and households with children

HC: households with children

YM: youth males

YF: youth females

YMF: youth males and females

SMF + HC: Single male and female plus households with children

DV - Domestic Violence victims only

VET - Veterans only

HIV - HIV/AIDS populations only

(b) San Antonio Place is located in Mountain View while the scattered sites are located in San Jose.

Sources: Santa Clara County, Continuum of Care Application, 2009; BAE, 2009.

Continuum of Care Gap Analysis

Each year the County prepares a Continuum of Care Gap Analysis which identifies the unmet need for emergency shelters, transitional housing, and permanent supportive housing.¹⁶ The Gap Analysis, presented in Table 4.18, is based on the current inventory and the number of beds under development as well as the most recent Homeless Census, and reflects the County's 2009 Continuum of Care Application's methodology for determining unmet need.

As shown in Table 4.18, there is an unmet need of 38 beds in transitional and permanent supportive housing for individuals in Mountain View. Nine beds in transitional and permanent supportive housing are needed for households with children.

¹⁶ The Continuum of Care is a set of three competitively-awarded HUD programs created to address the problems of homelessness in a comprehensive manner with other federal agencies. The programs are the Supportive Housing Program (SHP), Shelter Plus Care program, and Single Room Occupancy program (SRO).

Table 4.18: Homeless Housing Gap Analysis, Mountain View, 2009 (Required HUD Table 1A)

	Number of Beds		
	Current	Under	Unmet
Individuals	Inventory	Development	Need (a)
Emergency Shelter	0	0	0
Transitional Housing	6	0	1
Permanent Supportive Housing (b)	118	0	37
Total	124	0	38
Families with Children			
Emergency Shelter	0	0	0
Transitional Housing	10	0	2
Permanent Supportive Housing	0	0	8
Total	10	0	9

Part 1: Homeless Population				
	Sheltered (c)			
	Emergency Shelter	Transitional Housing	Unsheltered	Total
Number of Families with Children (d)	0	3	0	3
Number of Persons in Families with Children	0	10	0	10
Number of Persons in Households without Children	0	4	62	66
Total Persons	0	14	62	76

Part 2: Homeless Subpopulations (e)			
	Sheltered	Unsheltered	Total
a. Chronically Homeless	1	26	27
b. Seriously Mentally Ill	3		
c. Chronic Substance Abuse	3		
d. Veterans	2		
e. Persons with HIV/AIDS	0		
f. Victims of Domestic Violence	1		
g. Unaccompanied Youth (Under 18)	0		

Notes:

(a) Unmet need derived from the number of beds under development and the number of sheltered and unsheltered homeless enumerated in the 2009 Santa Clara County Homeless Census and Survey. Methodology used to calculate unmet need based on the 2009 Continuum of Care Application. For complete description of methodology and assumptions, contact the Executive Committee of the Santa Clara County Collaborative on Housing and Homeless Issues.

(b) Units at San Antonio Place classified as permanent supportive housing. There are 10 units set aside for chronically homeless. However, all units have supportive services.

(c) The point-in-time count at some emergency shelters and transitional housing facilities have been corrected since the 2009 Homeless Census and Survey was released. This data reflects the corrected figures.

(d) Number of families derived from average household sizes from the Homeless Census and Survey.

(e) These data are based on both the Homeless Census and data from the Homeless Survey. The results are estimates, calculated by applying the survey results to the point-in-time Homeless Census population.

Sources: 2009 Homeless Census and Survey, Applied Survey Research, January 2009; 2009 Santa Clara County Continuum of Care Application; BAE, 2009.

Efforts to Address Homelessness

Mountain View and other Santa Clara County jurisdictions are addressing homelessness through the following initiatives:

10 Year Plan to End Chronic Homelessness in Santa Clara County. The Santa Clara County Collaborative on Affordable Housing and Homeless Issues is a coordinated effort between nonprofit agencies, housing developers, and jurisdictions to meet the housing and supportive services needs of unhoused and very low-income residents in the County.¹⁷ To this end, the Collaborative developed a 10-Year Plan to End Chronic Homelessness. The Plan indicates that the chronically homeless utilize most of the community's resources within the homeless service system and are costly to mainstream systems because of frequent interactions with hospitals, mental health crisis services, and the criminal justice system. Strategies identified in the Plan include:¹⁸

- Prevent the occurrence of homelessness.
- Provide permanent housing with access to treatment, services, and income to facilitate long-term housing retention.
- Engage chronically unhoused people to use services and housing.
- Access income supports and employment.
- Establish an infrastructure for success.
- Engage the entire community in the need for permanent supportive housing.

Destination: Home. Destination: Home is a task force charged with implementing the recommendations of the 2007 Blue Ribbon Commission on Ending Chronic Homelessness and Solving the Affordable Housing Crisis in Santa Clara County. The Blue Ribbon Commission (BRC) identified several solutions for ending homelessness in the County:¹⁹

- Improve access to services by creating outreach and benefit teams that have a consistent and dependable presence on the streets where chronically homeless individuals congregate.
- Create an Institutional Outreach and Discharge Planning Strategy for persons such as health care or corrections facilities.
- Implement a medical respite facility for homeless patients being discharged from a hospital or emergency room to recover and recuperate.
- Establish regional "One Stop" Homeless Prevention Centers throughout the County that will provide all of the services needed by homeless populations to address issues and ultimately access permanent housing.

¹⁷ <http://www.collabsc.org>

¹⁸ *Keys to Housing: A 10 Year Plan to End Chronic Homelessness in Santa Clara County*, May 2005

¹⁹ *Executive Summary for the Blue Ribbon Commission to End Homelessness and Solve the Affordable Housing Crisis*, November 30, 2007

- Shift to a housing first model that emphasizes permanent housing with services.

In November 2008, Destination: Home opened two One-Stop Homeless Prevention Centers in San José that have served over 3,700 homeless and at-risk clients to date. The County of Santa Clara Department of Social Services has Supplemental Security Income (SSI) advocates at each One-Stop location, allowing eligible clients to begin the process of applying for benefits at the same time they search for employment, receive housing assistance, or get assistance with other needs.²⁰

4.3 Other “Special Needs” Groups

In addition to homeless people, other groups have special needs that affect their ability to secure housing or require special types of housing such as accessible or elderly housing. These groups may encounter greater difficulty finding adequate and affordable housing due to a shortage of units of the type they require, or other barriers. These special needs populations include large households, female-headed households with children, seniors, disabled individuals, and persons with HIV/AIDS. Please refer to Section 5.12 for a quantitative assessment of unmet need for special needs populations, and the proposed annual goals for addressing these needs (HUD Table 1B).

Large Households

The U.S. Census Bureau defines large households as those with five or more persons. Large households may encounter difficulty in finding adequately-sized, affordable housing due to the limited supply of large units in many jurisdictions. Additionally, large units generally cost more to rent and buy than smaller units. This may cause larger families to live in overcrowded conditions and/or overpay for housing. The majority of large family households in Mountain View (64 percent) are renters.

The 2000 Census also reports that 89 percent of large renter households and 47 percent of large homeowner households had a housing problem. This includes overpaying for housing (spending more than 30 percent of their income on housing costs), living in an overcrowded situation, or living in a unit that lacks complete kitchen or plumbing facilities.

²⁰ Maureen O’Malley-Moore, Project Director, Destination: Home, “One Stop Homelessness Prevention Centers.”

Table 4.19: Large Households by Tenure, 2000 (a)

Large Households	Mountain View		Santa Clara County	
	Number	Percent	Number	Percent
Owners	779	36.1%	53,262	60.7%
Renters	1,378	63.9%	34,484	39.3%
Total Large Households	2,157	100.0%	87,746	100.0%
Large Households as % of Total Households	6.9%		15.5%	

Note:

(a) A "large household" is defined as five persons or more.

Sources: U.S. Census, SF1 H-15, 2000; BAE, 2009.

Elderly

Many elderly residents face a unique set of housing needs, mostly due to physical limitations, lower household incomes, and/or health care costs. Smaller unit sizes and accessibility to transit, health care, and other services are important housing concerns for this population. Housing affordability also represents a key issue for seniors, many of whom are living on fixed incomes. As the Baby Boom generation ages, the demand for senior housing serving various income levels is expected to increase in the Bay Area, California, and nation.

According to the 2000 Census, 36 percent of Mountain View's elderly households (age 65 years or older) face one or more housing problems (see Table 4.20). Housing problems are more prevalent among elderly renter households than owner households. Approximately 53 percent of elderly renter households experienced housing problems, compared to 29 percent of owner households.

Table 4.20: Housing Problems, Elderly Households, Mountain View, 2000 (a)

	Income Level				All Elderly Households
	Extr. Low	Very Low	Low	Median+	
Elderly Renter Households (b)	712	324	182	432	1,650
% with Any Housing Problems	57.3%	75.6%	47.8%	29.4%	52.5%
% Cost Burden >30%	53.9%	72.5%	45.6%	29.4%	50.2%
% Cost Burden >50%	30.9%	43.2%	22.0%	7.6%	26.2%
Elderly Owner Households	598	694	350	1,694	3,336
% with Any Housing Problems	64.0%	36.6%	24.3%	13.5%	28.5%
% Cost Burden >30%	64.0%	36.0%	24.3%	13.5%	28.4%
% Cost Burden >50%	34.8%	11.5%	4.3%	3.0%	10.6%
Total Elderly Households	1,310	1,018	532	2,126	4,986
% with Any Housing Problems	60.4%	49.0%	32.3%	16.7%	36.4%
% Cost Burden >30%	58.5%	47.6%	31.6%	16.7%	35.6%
% Cost Burden >50%	32.7%	21.6%	10.4%	3.9%	15.8%

Notes:

(a) Figures reported above are based on the HUD-published CHAS 2000 data series, using 1999 incomes. CHAS data reflect HUD-defined household income limits, for various household sizes, calculated for Mountain View.

Elderly household defined as those with householders 65 years old and over.

(b) Renter data does not include renters living on boats, RVs or vans, excluding approximately 25,000 households nationwide.

Definitions:

Any Housing Problems signifies cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

Cost Burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

Sources: HUD, State of the Cities Data System: Comprehensive Housing Affordability Strategy (CHAS) Special Tabulations from Census 2000; BAE, 2009.

Table 4.21 provides a listing of subsidized independent living facilities for seniors in Mountain View. As shown, there are six properties with 704 units for lower-income seniors. Local service providers at the Consolidated Plan workshops and the Local Community Forum indicated a need for more affordable senior housing, particularly units serving frail elderly, given the long waiting lists at these types of facilities.

Table 4.21: Subsidized Senior Housing Facilities, Mountain View

	Unit Size			Total	Incomes Served
	Studio	1 Bedroom	2 Bedroom		
Paulson Park Apartments	0	149	1	150	Section 8
Ginzton Terrace	8	93	6	107	Up to 60% AMI
Monte Vista Terrace	74	60	16	150	Section 8
New Central Park Apartments	0	89	15	104	Up to 45% of AMI
Shorebreeze Apartments (a)	0	69	0	69	Up to 60% AMI
The Fountains	0	124	0	124	Up to 60% AMI
Total	82	584	38	704	

Notes:

(a) Shorebreeze Apartments provides units for families and seniors. The development includes 120 total units, of which 69 are reserved for seniors.

Sources: Mid Peninsula Housing Coalition, 2009; Avenidas, 2009; BAE, 2009

Frail Elderly

The Census Bureau defines the frail elderly as persons 65 years old or older who have a self-care or mobility limitation. In 2000, approximately 2,659 seniors, or 28 percent of the elderly in Mountain View, had one or more disabilities. Among disabled seniors, 50 percent had a disability that prevented them from leaving their homes and 23 percent had a self-care disability.²¹ The supply of assisted housing for the frail elderly is limited. There are 16 licensed residential care facilities for the elderly (RCFEs), also known as assisted living facilities, in Mountain View. In addition, there are three skilled nursing facilities, also known as nursing homes, in the City.

The City of Mountain View has entered into a lease with Avenidas, a non-profit agency, to operate a senior day health care facility next to the Mountain View Senior Center. Construction of this facility was completed in 2008 and it provides day health care for seniors who wish to remain in their homes but require daytime assistance. Avenidas provides transportation to the site, snacks and meals to participants and occupational/physical therapy. A subsidy program is available for low-income participants.

Female-Headed Households

According to the 2006 American Community Survey, 43 percent of single-parent female-headed households nationwide live at or below the federal poverty level, compared to a 10 percent poverty rate for all households nationwide. Single mothers have a greater risk of falling into poverty than single fathers due to factors such as the wage gap between men and women, insufficient training and education for higher-wage jobs, and inadequate child support. Households with single mothers also typically have needs related to access to childcare, health care, and other supportive services.

²¹ It should be noted that individuals may have more than one disability. For example, those with a self care disability may also have a go-outside-of-home disability.

In 2009, there were 30,528 female-headed households with children in Santa Clara County, representing approximately five percent of the County's total households. Within Mountain View, 1,043, or three percent, of households were female-headed households with children (see Table 4.22).

Table 4.22: Female-Headed Households with Children, 2009

	Mountain View	Santa Clara County
Female-Headed Households with Children	1,043	30,528
Percent of All Households	3.3%	5.1%

Sources: Claritas, 2009; BAE, 2009.

The City has been taking steps to address childcare needs and in 2008 completed construction on a new childcare facility located between the Senior Center and Community Center. The childcare center accommodates 104 children and serves a combination of low-income, moderate-income and above moderate-income families. Thirty percent of the enrollment spaces are reserved for low-income families, a majority of which are female headed households.

Victims of Domestic Violence

Victims of domestic violence consist primarily of female-headed households. According to a 2003 report by the Public Health Department of Santa Clara County, the rate of domestic violence related calls for assistance to the police in the County was 356.6 per 100,000 residents in 2001. The rate was lower for the City of Mountain View, where there were 194 calls in 2001, translating to 268.7 calls per 100,000 residents.²²

The City funds Support Network for Battered Women, an agency that provides counseling, legal assistance, shelter, and transitional housing. Annually the agency serves about 200 Mountain View clients. In 2008, the City also provided funding to Maitri, a non-profit organization that provides shelter, counseling and transitional housing to victims of domestic violence. With the City's assistance, Maitri acquired a domestic violence facility in Cupertino that is intended to annually provide housing and services for 16 domestic violence victims from Cupertino, Mountain View, and other County jurisdictions. Residents receive supportive services such as counseling, legal assistance and childcare. Residents are also provided comprehensive case management which includes education and job training as part of their transition to independent living.

²² Santa Clara County Public Health Department, *Santa Clara County Community Profile on Violence*, 2003 Report.

Persons with Disabilities

A disability is a physical or mental impairment that limits one or more major life activities.²³ Persons with a disability generally have lower incomes and often face barriers to finding employment or adequate housing due to physical or structural obstacles. This segment of the population often needs affordable housing that is located near public transportation, services, and shopping. Persons with disabilities may require units equipped with wheelchair accessibility or other special features that accommodate physical or sensory limitations. Depending on the severity of the disability, people may live independently with some assistance in their own homes, or may require assisted living and supportive services in special care facilities.

The 2000 Census reports that there were 9,527 individuals with disabilities in Mountain View, accounting for 15 percent of the City's civilian, non-institutionalized population age five years and older. The share of persons in the City with disabilities is very close to the countywide percentage of 16 percent.

Table 4.23: Persons with Disabilities, Civilian, Non-Institutionalized Population, 5+ Years, 2000

	Mountain View	Santa Clara County
Population with a Disability	9,527	254,729
Percent of Total Population	14.5%	16.4%

Note:

(a) Total percentage of population taken from universe of non-institutionalized civilians, age five years and older.

Sources: U.S.Census, SF3-P42, 2000; BAE 2009.

The U.S. Census Bureau places disabilities into six categories, defined below:

- **Sensory disability** – blindness, deafness, or a severe vision or hearing impairment
- **Physical disability** – a condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying
- **Mental disability** – a physical, mental or emotional condition that made it difficult to perform certain activities like learning, remembering, or concentrating
- **Self-care disability** – a physical, mental, or emotional condition that made it difficult to perform certain activities like dressing, bathing, or getting around inside the home
- **Going-outside-the-home disability** – a physical, mental, or emotional condition that made it difficult to perform certain activities like going outside the home alone to shop or visit a doctor's office

²³ According to the Americans with Disabilities Act, major life activities include seeing, hearing, speaking, walking, breathing, performing manual tasks, learning, caring for oneself, and working.

- **Employment disability** – a physical, mental, or emotional condition that made it difficult to perform certain activities like working at a job or business

As shown in Table 4.24, the largest proportion (51 percent) of disabled individuals in the City and County had an employment disability. The second most common disability type was go-outside-home disability, followed by physical disabilities. It should be noted that disabled individuals may have more than one disability.

Table 4.24: Disabilities by Type and Age, 2000

Disability Type	Age 5-15		Age 16-64		Age 65+		Total	
	Number	Percent of Persons with Disabilities (a)	Number	Percent of Persons with Disabilities (a)	Number	Percent of Persons with Disabilities (a)	Number	Percent of Persons with Disabilities (a)
Mountain View								
Sensory Disability	38	13.1%	619	9.4%	719	27.0%	1,376	14.4%
Physical Disability	41	14.1%	1,416	21.5%	1,823	68.6%	3,280	34.4%
Mental Disability	257	88.3%	942	14.3%	811	30.5%	2,010	21.1%
Self-Care Disability	91	31.3%	391	5.9%	606	22.8%	1,088	11.4%
Go-Outside-Home Disability	N/A	N/A	2,383	36.2%	1,328	49.9%	3,711	39.0%
Employment Disability	N/A	N/A	4,807	73.1%	N/A	N/A	4,807	50.5%
Total Disabilities (b)	427		10,558		5,287		16,272	
Santa Clara County								
Sensory Disability	1,804	19.2%	16,480	8.9%	20,564	33.9%	37,044	14.5%
Physical Disability	1,640	17.4%	40,257	21.8%	39,508	65.2%	79,765	31.3%
Mental Disability	6,875	73.0%	28,044	15.2%	18,128	29.9%	46,172	18.1%
Self-Care Disability	2,222	23.6%	12,663	6.9%	12,897	21.3%	25,560	10.0%
Go-Outside-Home Disability	N/A	N/A	79,636	43.1%	30,596	50.5%	110,232	43.3%
Employment Disability	N/A	N/A	130,246	70.5%	N/A	N/A	130,246	51.1%
Total Disabilities (b)	12,541		307,326		121,693		441,560	

Notes:

(a) Total percent of persons with disabilities exceeds 100 percent because individuals may have more than one disability type.

(b) Total disabilities exceed total persons with disabilities because individuals may have more than one disability type.

Source: U.S.Census, SF3-P41, 2000; BAE, 2009.

Persons with Alcohol/Other Drug Abuse

Alcohol/other drug abuse (AODA) refers to excessive and impairing use of alcohol or other drugs, including addiction. The National Institute of Alcohol Abuse and Alcoholism reports that 17.6 million people in the United States (about one in every 12 adults) abuse alcohol or are alcohol dependent.²⁴ Persons with AODA have special housing needs during treatment and recovery. Group homes are often appropriate for treatment and recovery while affordable rental housing provides stability for those transitioning to a drug- or alcohol-free life.

²⁴ National Institute of Alcohol Abuse and Alcoholism, "FAQ for the General Public,"

In total, there were 222,345 admissions to alcohol and other drug treatment facilities in the state during the year, including 174,066 individuals admitted to California Department of Alcohol and Drug Programs' (ADP) alcohol and drug treatment facilities. On any given day, there were 115,677 clients in treatment in ADP's programs. Clients may have multiple admissions to treatment during a year, accounting for the higher number of admissions compared to clients who are actually enrolled in ADP's programs. The majority of clients admitted to a treatment program were men, representing 62 percent of admissions. The highest percent of admissions were for treatment of methamphetamine addictions at 34 percent; alcohol treatment represented 20 percent of admissions.²⁵

Within Santa Clara County, there were a total of 9,358 adult admissions to outpatient and residential treatment facilities during the 2002-2003 fiscal year.²⁶ Although local city level data is unavailable, the number of admissions originating from Mountain View can be estimated based on the City's percentage of the overall County population. With Mountain View residents accounting for four percent of the County's population, it is estimated that 374 adult admissions originated from Mountain View.

Five primary substances accounted for the large majority of treatment admissions in Santa Clara County – methamphetamines (47 percent), alcohol (24 percent), marijuana (11 percent), cocaine (10 percent), and heroin (five percent). Criminal justice referrals accounted for 76 percent of treatment admissions in Santa Clara County in 2003.²⁷

As a result of the State's budget crisis, funding for substance abuse treatment programs has been reduced substantially. For example, the State's 2009-2010 budget eliminated funding for the Substance Abuse and Crime Prevention Act, which provided first- and second-time nonviolent drug offenders the opportunity to receive substance abuse treatment instead of incarceration.²⁸

HIV/AIDS

Individuals with Human Immunodeficiency Virus (HIV) and Acquired Immunodeficiency Syndrome (AIDS) face various challenges to obtaining and maintaining affordable and stable housing. For persons with HIV/AIDS, the shortage of stable housing is a barrier to consistent medical care and treatment. Furthermore, despite federal and State fair housing laws, many individuals face eviction when their health conditions are disclosed.

²⁵ California Department of Alcohol and Drug Programs, "California Alcohol and Other Drug (AOD) Treatment Report: Fiscal Year (FY) 2007-2008"

²⁶ Santa Clara Department of Alcohol & Drug Services, Annual Report – FY 2003

²⁷ Santa Clara Department of Alcohol & Drug Services, Annual Report – FY 2003

²⁸ State of California, "2009-2010 Enacted Budget Summary," July 28, 2009

According to the Center for Disease Control and Prevention (CDC), California has second highest number AIDS cases reported cumulatively from the beginning of the epidemic through December 2007 among the fifty states. California reported 148,949 AIDS cases to the CDC cumulatively through December 2007.²⁹ More recent data from the California Department of Health Services indicates that there have been 153,901 individuals with AIDS and 36,412 people with HIV in the State through April 2009. Within Santa Clara County, 4,121 cases of AIDS and 762 cases of HIV have been reported cumulatively through April 2009. Of this, 2,008 individuals with AIDS and 755 people with HIV are alive.³⁰ Based on Mountain View's proportion of the County's population, there are an estimated 165 AIDS cases and 30 cases of HIV reported in the County through April 2009 in Mountain View.

Medical advances in the treatment of HIV and AIDS allow individuals living with the disease to have longer life expectancies and many are able to continue living without the need of government assistance. As such, not all of the persons in the County or Mountain View with HIV/AIDS may need government assistance.

Inventory of Facilities and Services for Special Needs Populations

Individuals with special needs, including the elderly or persons with physical or mental disabilities, need access to suitable housing in their communities. This segment of the population often needs affordable housing that is located near public transportation, services, and shopping. Persons with disabilities may require units equipped with wheelchair accessibility or other special features that accommodate physical or sensory limitations. Depending on the severity of the disability and support program regulations and reimbursement levels, people may live independently with some assistance in their own homes, or may live in assisted living or other special care facilities.

Table 4.25 shows the number and capacity of licensed community care facilities in the City and County while Figure 4.5 shows the location of these facilities. These licensed facilities are defined by the California Department of Social Services, Community Care Licensing Division:

- **Adult Residential Facilities (ARF)** provide 24-hour non-medical care for adults ages 18 years through 59 years old, who are unable to provide for their own daily needs. ARFs include board and care homes for adults with developmental disabilities and mental illnesses.
- **Residential Care Facilities for the Elderly (RCFE)** provide care, supervision, and assistance with daily living activities, such as bathing and grooming.

²⁹ Center for Disease Control and Prevention, "California 2008 Profile"

³⁰ California Department of Health Services, "HIV/AIDS Surveillance in California," April 2009

- **Group Homes** provide 24-hour non-medical care and supervision to children. Services include social, psychological, and behavioral programs for troubled youth.
- **Small Family Homes (SFH)** provide 24-hour care in the licensee's family residence for six or fewer children who require special supervision as a result of a mental or developmental disability or physical handicap.

As shown in Table 4.25, there are 20 licensed care facilities with capacity to accommodate approximately 187 individuals within Mountain View. Countywide, there are 715 facilities with 11,415 beds. Many of the countywide facilities located outside of Mountain View may also serve Mountain View residents. In addition, to these facilities, there are six subsidized independent living facilities for seniors in Mountain View (refer to Table 4.21 above).

Table 4.25: Licensed Community Care Facilities in Mountain View, 2009

Type	Mountain View		Santa Clara County	
	Facilities	Beds	Facilities	Beds
Adult Residential	2	21	283	2,181
Residential Care for the Elderly	16	152	371	8,677
Group Homes	2	14	57	535
Small Family Homes	-	-	4	22
Total	20	187	715	11,415

Notes:

(a) Adult Residential Facilities provide 24-hour non-medical care or adults who are unable to provide for their own daily needs.

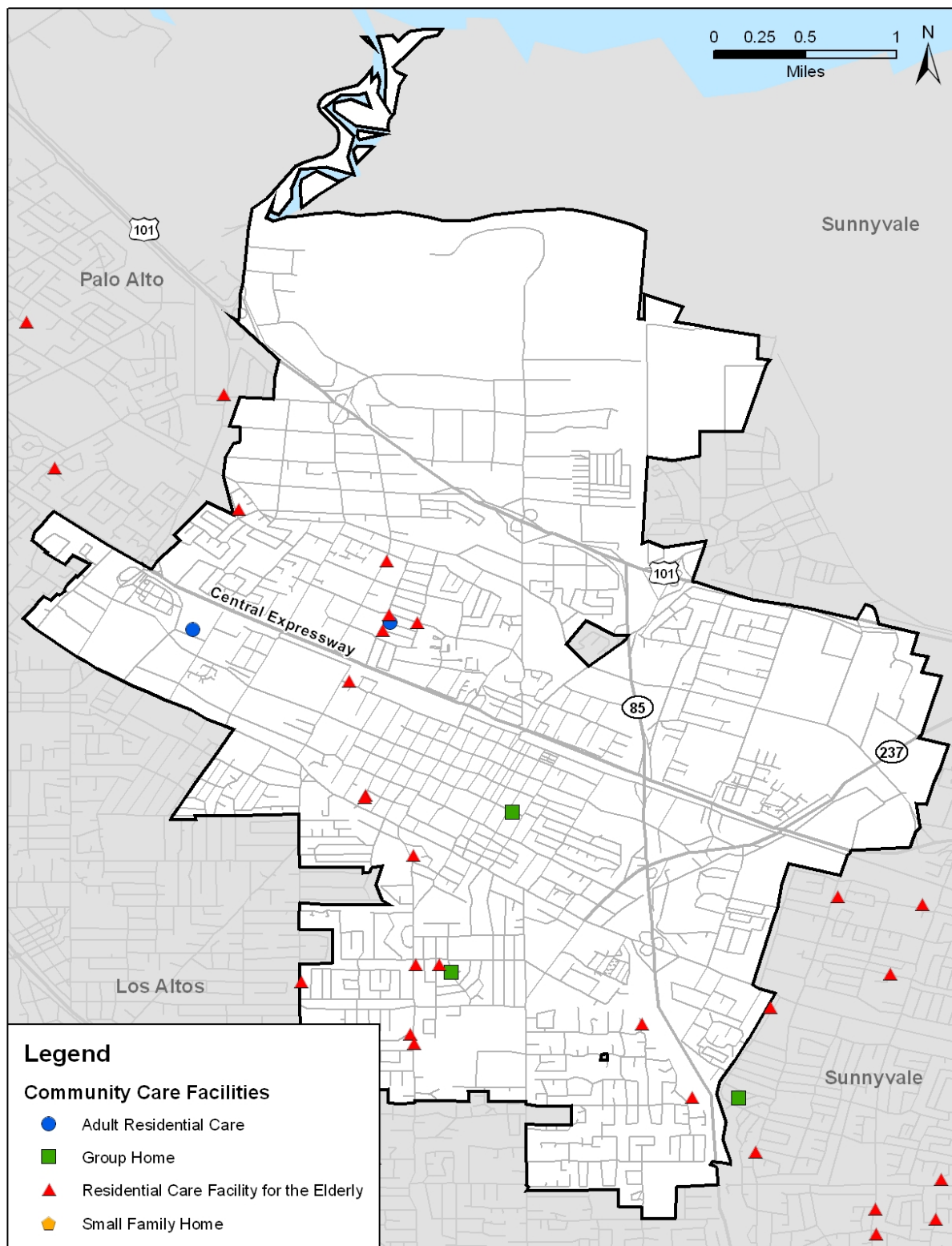
(b) Residential Care Facilities for the Elderly provide care, supervision, and assistance with daily living activities.

(c) Group homes provide non-medical care and supervision to children.

(d) Small Family Homes provide twenty-four hour care in the licensee's family residence for six or fewer children who require special care and supervision due to mental or developmental disabilities or physical handicap.

Sources: California Community Care Licensing Division, 2009; BAE, 2009

Figure 4.5: Licensed Community Care Facilities in Mountain View, 2009



In addition to the residential care facilities described above, there are a wide variety of programs to assist special needs populations, homeless individuals and families, and individuals and families threatened with homelessness. Many programs target specific groups such as youth, veterans, or persons with HIV/AIDS. Appendix D provides a complete inventory of services for special needs and homeless populations in Santa Clara County.

4.4 Lead-Based Paint Needs

Lead poisoning is a major environmental health problem in the United States, particularly among children. According to the Center for Disease Control (CDC), approximately 250,000 U.S. children aged one to five years old have lead blood levels greater than recommended. Children are particularly vulnerable to lead poisoning because their growing bodies absorb more lead and their brains and nervous systems are more sensitive to lead's damaging effects. Lead poisoning can cause damage to the brain and nervous system, behavior and learning problems, slowed growth, hearing problems, and headaches.

Lead-based paint (LBP) is the most common source of lead exposure for children today. In 1978, the use of lead-based paint on residential properties was banned. According to the U.S. Department of Housing and Urban Development (HUD), approximately 75 percent of all residential structures built prior to 1978 contain LBP.³¹ Low-income and minority children are more likely to be exposed to lead hazards because they more often live in older housing with LBP, and where the units suffer from deferred maintenance and chipping paint. According to a 2000 nationwide study, 16 percent of low-income children living in older housing have lead poisoning, compared to 4.4 percent of all children.³²

CHAS data provides the number of housing units built prior to 1970 that were occupied by lower-income households in 2000. This data can be used to estimate the extent of LBP hazards among lower-income households. As shown in Table 4.26, an estimated 199 rental units occupied by extremely low-, low-, and moderate-income households may contain LBP in Mountain View. In addition, approximately 95 low- and moderate-income homeowners in the City may occupy units containing LBP. However, not all of the estimated 199 rental and 95 ownership units may have lead-based paint hazards. Most of the estimated units probably have been repainted at least once since 1978, when lead paint use was first prohibited.

³¹ U.S. Department of Housing and Urban Development, "EPA and HUD Announce Landmark Lead Disclosure Settlement." January 16, 2002.

³² President's Task Force on Environmental Health Risks and Safety Risks to Children, "Eliminating Childhood Lead Poisoning: A Federal Strategy Targeting Lead Paint Hazards," February 2000.

Table 4.26: Housing Units Occupied by Lower-Income Households that may Contain Lead-Based Paint

MOUNTAIN VIEW				
Housing Units	Occupied Units by Income Category			Total Households
	Ext. Low <30% AMI	Very Low 31- 50% AMI	Low 51- 80% AMI	
Renters				
Number of Pre-1970 Units	25	52	189	266
Est. Number of Units With Lead-Based Paint (a)	19	39	142	199
Owners				
Number of Pre-1970 Units	NA	52	75	127
Est. Number of Units With Lead-Based Paint (a)	NA	39	56	95
SANTA CLARA COUNTY				
Housing Units	Occupied Units by Income Category			Total Households
	Ext. Low <30% AMI	Very Low 31- 50% AMI	Low 51- 80% AMI	
Renters				
Number of Pre-1970 Units	9,228	15,958	35,590	60,775
Est. Number of Units With Lead-Based Paint (a)	6,921	11,968	26,693	45,582
Owners				
Number of Pre-1970 Units	N/A	6,408	1,607	8,015
Est. Number of Units With Lead-Based Paint (a)	N/A	4,806	1,205	6,011

Notes:

(a) Approximately 75% of homes built before 1978 contain lead-based paint according to the U.S. Dept. of Housing and Urban Development (HUD).

(b) Data for extremely-low income owners is not available.

Sources: U.S. Census, CHAS, 2000; HUD, 2002; BAE, 2009.

In Santa Clara County in 2006, there were 65 confirmed cases of elevated blood lead levels among children, accounting for 20 percent of all confirmed cases in the Bay Area that year.³³ In 2007, the last complete year for which data is readily available, there were 58 new cases recorded in the County.³⁴ Although jurisdiction-level data is unavailable, the number of cases in Mountain View

³³ Center for Disease Control and Prevention, State of California, 2006.

³⁴ Chuck Fuller, Santa Clara County Childhood Lead Poisoning Prevention Program, "Identifying Unique

can be estimated based on the City's share of the countywide population. With approximately four percent of the County's population, Mountain View's share of cases of elevated blood levels would be two cases in 2007.

Mountain View addresses LBP hazards by conducting ongoing screening and abatement through various rehabilitation programs. Consistent with federal regulations, the City requires that single-family or multifamily residential rehabilitation being assisted by federal funds be inspected for LBP if the property was constructed before 1978. Properties that test positive must undergo appropriate reduction and abatement procedures. The City informs all CDBG and HOME subrecipients carrying out rehabilitation or acquisition activities of the dangers of lead-based paint and the requirements for lead abatement. It also inspects for defective paint on projects being rehabilitated or acquired with CDBG or HOME funds in compliance with the City's Lead-Based Paint Management Plan, which it uses in carrying out CDBG or HOME funded projects.

At the county level, the Santa Clara County Childhood Lead Poisoning Prevention Program (CLPPP) offers services to reduce LBP hazards. These include outreach and education, public health nurse case management and environmental investigations, resources and referrals for children who require lead testing, and investigation of complaints of unsafe work practices and lead hazards. The relatively low number of elevated blood lead level cases in the County suggests that these measures are effective. Nonetheless, County staff indicates that abatement measures can be costly and these programs may be underfunded.³⁵

4.5 Housing Stock Characteristics

Housing Units

According to the California Department of Finance, approximately 56 percent of the City's housing units are multi-family homes while 40 percent are single-family homes (see Table 4.27). Single-family homes include detached homes and attached single-family homes (i.e., row houses, townhouses, duplexes, etc.) The remaining four percent of Mountain View units are mobile homes. Countywide, this trend is reversed, with approximately 63 percent single-family and roughly 34 percent multi-family units.

Sources of Lead Exposure & Challenges of Lead Hazard Enforcement.”

³⁵ Fuller, Chuck, Santa Clara County Childhood Lead Poisoning Prevention Program, Phone Interview with BAE, November 3, 2009.

Table 4.27: Housing Unit Type, 2009

Housing Type	Mountain View	Santa Clara County
Single-Family (a)	40.1%	62.7%
Multifamily	56.2%	34.1%
Mobile Homes	3.7%	3.1%
Total Housing Units	33,680	626,659

Notes:

(a) Includes single-family detached and single-family attached units.

Sources: CA Department of Finance, Table E-5, 2009; BAE, 2009.

Mobile Homes

Table 4.27 shows that mobile homes constitute only a small percentage of the total housing units in Mountain View and the County, but they are a source of affordable housing in the region. Eight mobile home parks containing a total of 1,160 units are located within the City serving a variety of household types (see Table 4.28). A majority of mobile home occupants tend to own their units but still must lease their spaces in the mobile home park. The rising cost of the space lease can significantly increase the housing cost burden for mobile home owners, many of whom tend to be lower income seniors and families with children. Based on 2000 Census Data, 90 percent of Mountain View's mobile home occupants owned their units. In addition, elderly households comprised 51 percent of households living in mobile homes.

The City has adopted a mobile homes park zoning district and General Plan designation for the six largest mobile home parks and has policies in the Housing Element for the preservation of these parks.

Table 4.28: Mountain View Mobile Home Parks

Park	Address	Number of Spaces
MOORPARK MHP 650-968-4358	501 MOORPARK WAY MOUNTAIN VIEW, CA 94041	138
SAHARA VILLAGE MHP 415-968-7891	191 E EL CAMINO REAL MOUNTAIN VIEW, CA 94040	206
NEW FRONTIER MHP 415-967-1725	325 SYLVAN AVE MOUNTAIN VIEW, CA 94041	141
SANTIAGO VILLA MHP 415-969-0102	1075 SPACE PKWY MOUNTAIN VIEW, CA 94043	358
SUNSET ESTATES MHP 415-968-2222	433 SYLVAN AVE MOUNTAIN VIEW, CA 94041	144
MOFFETT MHP 650-968-4848	440 MOFFETT BLVD MOUNTAIN VIEW, CA 94043	143
BAYSHORE MP 415-965-0775	133 FAIRCHILD DR MOUNTAIN VIEW, CA 94043	13
BAYSHORE MOTEL\ MHP 415-965-0775	149 FAIRCHILD DR MOUNTAIN VIEW, CA 94043	17

Sources: City of Mountain View, 2010; BAE, 2010.

Tenure

Often, a jurisdiction's housing stock correlates with the tenure distribution of the occupied housing units. Cities with a higher proportion of single-family residences generally have a higher homeownership rate. As shown in Table 4.29, approximately 59 percent of Santa Clara County households were homeowners in 2009. Consistent with the distribution of housing type, Mountain View had a lower proportion of homeowners than the County with just 42 percent of households owning their homes. Unlike many cities within Santa Clara County, the majority of households in Mountain View were renters.

Table 4.29: Tenure Distribution, 2009

	Mountain View	Santa Clara County
Owner	41.6%	59.4%
Renter	58.4%	40.6%
Total Households	31,244	595,646

Sources: Claritas, 2009; BAE, 2009.

Housing Conditions

Age of Housing Stock. Unless carefully maintained, older housing stock can create health and safety problems for occupants. Housing policy analysts generally believe that even with normal maintenance, dwellings over 40 years of age can deteriorate, requiring significant rehabilitation. According to the 2000 Census, approximately 47 percent of Mountain View housing units and 50 percent of units countywide were built before 1970.

As shown in Table 4.30, the median age of housing units in Mountain View was slightly older than the County's. The median year units in the City were built was 1969, compared to 1970 in the County. The largest proportion of Mountain View homes were built between 1950 and 1969.

Table 4.30: Age of Housing Stock, 2000

Year Built	Mountain View	Santa Clara County
1949 or earlier	9.0%	10.5%
1950 to 1969	43.8%	39.4%
1970 to 1989	38.4%	38.6%
1990 to March 2000	8.8%	11.5%
Median Year Built	1969	1970

Sources: U.S. Census, SF3 H34 and H36, 2000; BAE, 2009.

Housing Conditions. Despite the age of housing units in Mountain View, much of the City's housing stock remains in relatively good condition. Data on the number of units which lack complete plumbing or kitchen facilities are often used to assess the condition of a jurisdiction's housing stock. As Table 4.31 illustrates, virtually all of the housing units in Mountain View contain complete plumbing and kitchen facilities. The 2000 Census, which provides the most recent data on housing conditions, revealed that a slightly higher proportion of renter-occupied housing units lacked complete plumbing and kitchen facilities compared to owner-occupied units in both the City and County.

Table 4.31: Housing Conditions, 2000

Housing Condition	Mountain View	Santa Clara County
Without Complete Plumbing Facilities	0.3%	0.5%
Owners	0.1%	0.3%
Renters	0.5%	0.8%
Without Complete Kitchen Facilities	0.3%	0.6%
Owners	0.2%	0.2%
Renters	0.4%	1.1%

Sources: U.S. Census, SF3 H48, 2000; BAE, 2009.

New Residential Building Permits

Since 2000, single-family homes (including attached single-family homes) represent the majority of new residential construction in Mountain View. Between 2000 and November 2009, 1,719 building permits were issued in the City of Mountain View, of which 53 percent (913 permits) were for single-family units. By comparison, the bulk of permits issued in the County were for units in large multifamily buildings with five or more units. It should be noted that not all of the building permits issued result in units constructed. Due to the current downturn in the housing market, some projects were issued building permits, but have not been completed yet.

Table 4.32: Building Permits by Building Type, 2000-2009

Building Type	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009 YTD (a)	2000-2009 Total	% of Total
Mountain View												
Single Family	121	118	25	90	35	81	0	267	101	75	913	53.1%
2 Units	0	0	0	2	0	2	0	0	0	0	4	0.2%
3 & 4 Units	0	0	0	0	0	0	12	0	0	0	12	0.7%
5 or More Units	0	231	0	0	120	0	163	104	104	68	790	46.0%
Total	121	349	25	92	155	83	175	371	205	143	1,719	100.0%
Santa Clara County												
Single Family	2,827	1,622	2,096	2,468	2,534	2,291	2,076	1,891	930	536	19,271	39.4%
2 Units	28	38	22	62	82	28	10	44	50	28	392	0.8%
3 & 4 Units	183	78	147	88	126	202	90	40	49	7	1,010	2.1%
5 or More Units	3,573	4,179	2,196	4,388	2,242	3,050	3,899	2,148	2,433	184	28,292	57.8%
Total	6,611	5,917	4,461	7,006	4,984	5,571	6,075	4,123	3,462	755	48,965	100.0%

Notes:

(a) Includes building permits issued through November 2009.

Sources: U.S. Census Bureau, 2009; BAE, 2009.

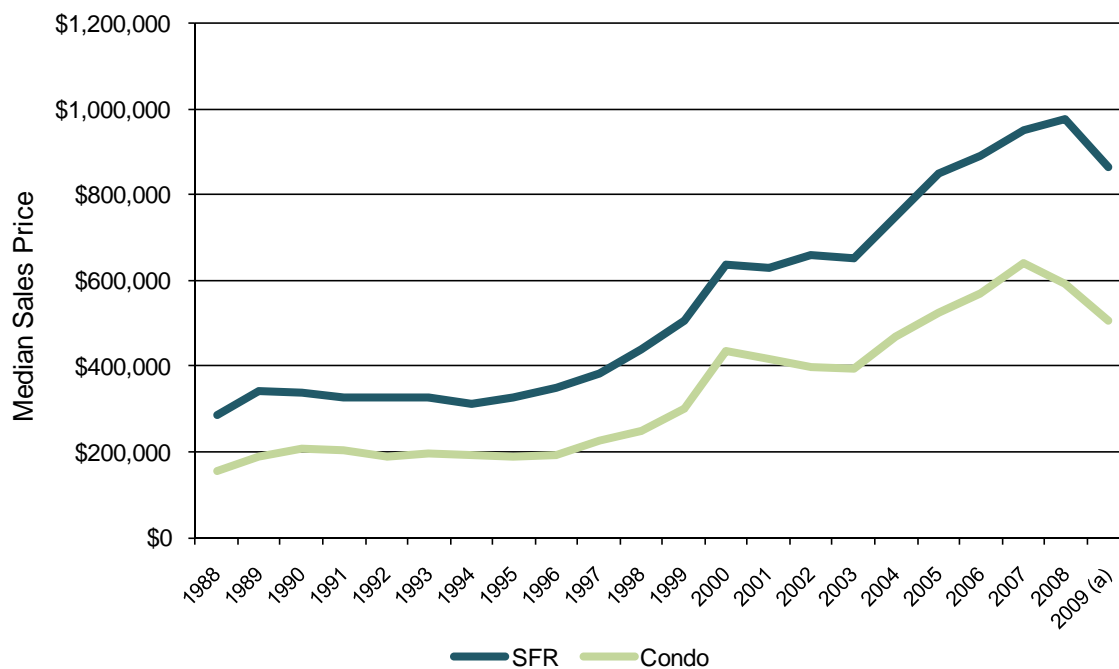
4.6 Housing Affordability

Home Sale Trends

As shown in Figure 4.6, the median sales price for single-family homes in Mountain View increased dramatically between 2000 and 2008 before falling during the current economic downturn. The median sales price for single-family attached and detached homes rose by 53 percent from \$637,000 to \$975,000 between 2000 and 2008. Since the 2008 peak, the median sales price has decreased by 11 percent. During 2009 (January through May), the median home sales price for single-family homes was \$865,000.

Condominium sales prices show a similar trend. The median sales price for condominiums peaked at \$640,000 in 2007 after experiencing an increase of 47 percent since 2000. Between 2007 and 2009, the median sales price decreased by 21 percent to \$505,000.

Figure 4.6: Median Sales Price, Mountain View, 1988-2009



Notes:

(a) 2009 data includes January to May 2009.

Sources: DataQuick, 2009; BAE, 2009.

Figure 4.7 depicts the sales volume for single-family homes and condominiums in Mountain View since 1988. As shown, the sales volume for condominiums exceeded the volume for single-family

homes in most years. This is consistent with the prevalence of multifamily housing in the City. Although sales prices have remained more stable in Mountain View, sales volume reached its lowest point since 1990. In 2008, 322 single-family homes and 301 condominiums were sold in Mountain View. As shown in Figure 4.7, sales volume for single-family homes peaked with 624 sales in 1999, the height of the “dot-com” boom, while condominium sales reached their highest point in 2004, with 685 units.

Figure 4.7: Sales Volume, Mountain View, 1988-2009



Notes:
(a) 2009 data includes January to May 2009.
Sources: DataQuick, 2009; BAE, 2009.

It should be noted that Mountain View’s housing market has remained more stable than the County’s as a whole. As shown in Table 4.33, the decline in median sales price in the County was more than twice as high as in the City between 2008 and 2009 for both single-family homes and condominiums.

Median home prices in Mountain View were also higher than they were in the County as a whole for both single-family homes and condominiums. The median sales price for a single-family home

in Santa Clara County during the first five months of 2009 was \$447,000, compared to \$865,000 in Mountain View.

Table 4.33: Median Sales Price, 2009 (a)

	Mountain View	Santa Clara County
Single- Family Residences		
Median Sales Price	\$865,000	\$447,000
Units Sold	98	4,918
Percent Change Sales Price '08-'09	-11.3%	-31.1%
Condominiums		
Median Sales Price	\$505,000	\$294,500
Units Sold	99	1,645
Percent Change Sales Price '08-'09	-14.4%	-33.2%

(a) 2009 data includes January to May 2009. Median sales price and sales volume based on full and verified sales in zip codes associated with Mountain View.

Source: DataQuick, 2009; BAE, 2009.

Rental Market Trends

A review of rental market conditions in Mountain View was conducted using data from RealFacts, a private data vendor that collects quarterly rental data from apartment complexes with 50 or more units.

Table 4.34 presents rental market characteristics for Mountain View during the fourth quarter of 2009. Market rents averaged \$1,509 a month across all unit types. On average, monthly rents in the area have decreased by 10 percent since 2007. During this same time period, vacancies for rental units in the City increased (discussed below). The increased vacancies and the corresponding decline in average rents are indicative of the economic recession. Average asking rents were reduced in response to rising unemployment and reduced household spending.

Table 4.34: Rental Market Overview, Mountain View, Q4 2009 (a)

CURRENT MARKET DATA - Q4 2009					
Unit Type	Number	Percent of Mix	Avg. Sq. Ft.	Avg. Rent	Avg. Rent/Sq. Ft.
Studio	709	9.3%	480	\$1,024	\$2.13
Jr 1BR/1 BA	430	5.6%	571	\$1,185	\$2.08
1 BR/1 BA	3,213	42.0%	696	\$1,375	\$1.98
2 BR/1 BA	1,134	14.8%	904	\$1,528	\$1.69
2BR/1.5 BA	24	0.3%	980	\$1,580	\$1.61
2 BR/2 BA	1,502	19.6%	1,015	\$1,829	\$1.80
2 BR TH	247	3.2%	1,068	\$1,946	\$1.82
3 BR/ 1 BA	5	0.1%	1,000	\$2,135	\$2.14
3 BR/2 BA	345	4.5%	1,214	\$2,241	\$1.85
3 BR/3 BA	6	0.1%	1,491	\$3,855	\$2.59
3 BR TH	26	0.3%	1,300	\$2,516	\$1.94
4 BR	5	0.1%	1,240	\$1,770	\$1.43
Totals	7,646	100%	802	\$1,509	\$1.88

AVERAGE RENT HISTORY - ANNUAL					
Unit Type	2007	2008	2007-2008 % Change	2009 (b)	2007-2009 % Change
Studio	\$1,373	\$1,229	-10.5%	\$1,083	-21.1%
Jr 1BR	\$1,242	\$1,316	6.0%	\$1,212	-2.4%
1BR/1 BA	\$1,629	\$1,619	-0.6%	\$1,426	-12.5%
2 BR/1 BA	\$1,636	\$1,738	6.2%	\$1,604	-2.0%
2 BR/2 BA	\$2,121	\$2,123	0.1%	\$1,897	-10.6%
2 BR TH	\$2,096	\$2,206	5.2%	\$2,049	-2.2%
3 BR/2 BA	\$2,255	\$2,412	7.0%	\$2,295	1.8%
3 BR TH	\$2,762	\$2,891	4.7%	\$2,552	-7.6%
All Units	\$1,732	\$1,744	0.7%	\$1,567	-9.5%

OCCUPANCY RATE	
Year	Average Occupancy
2004	94.7%
2005	95.3%
2006	96.8%
2007	96.9%
2008	96.0%
2009	95.0%

AGE OF HOUSING INVENTORY (by Project)	
Year	Percent of Projects
Pre 1960's	3.4%
1960's	67.2%
1970's	22.4%
1980's	3.4%
1990's	1.7%
2000's	1.7%

Notes:

(a) Represents only housing complexes with 50 units or more.

(b) 2009 data includes full year average. Differs from above, which shows Q4 2009 only.

Sources: RealFacts, Inc., 2010; BAE, 2010.

Housing economists generally consider a rental vacancy of five percent as sufficient to provide adequate choice and mobility for residents, and sufficient income for landlords. Higher rates result in a depressed rental market, while lower rates begin to impinge on resident mobility and lead to housing concerns such as overcrowding and overpayment. In 2009, the vacancy rate in Mountain View was five percent, meeting the benchmark for a “healthy” rental market. Historically, vacancy rates have fluctuated; in 2006 and 2007, rates were approximately three percent. This pattern suggests that the ongoing economic recession has depressed occupancy rates in recent years.

Housing Affordability for Various Income Groups

Affordability is generally discussed in the context of households with different income levels. Households are categorized by HUD as extremely low-income, very low-income, or low-income based on household size and percentages of the area Median Family Income (MFI). These income limits are established annually by HUD. Federal, State, and local affordable housing programs generally target households earning up to 80 percent of MFI, though some programs also provide assistance to households earning up to 120 percent of MFI. The HUD-defined income categories are presented below:

- Extremely Low-Income: Up to 30 percent of County MFI
- Very Low-Income: 31 percent to 50 percent of County MFI
- Low-Income: 51 percent to 80 percent of County MFI

For-Sale Housing. Table 4.35 shows affordability scenarios for four-person households with extremely low-, very low-, and low-incomes. This analysis compares the maximum affordable sale price for each of these households to the market rate prices for three-bedroom units in Mountain View between April 28, 2009 and December 31, 2009.

The maximum affordable sales price was calculated using household income limits published by HUD, historic interest rates for 30-year fixed mortgages, and assuming that households provide a five percent downpayment and spend 30 percent of gross income on mortgage payments, taxes, and insurance.³⁶ Appendix E shows the detailed calculations used to derive the maximum affordable sales price for single-family residences and condominiums.

As shown in Table 4.35, the maximum affordable sales price for a low-income, four-person household seeking to purchase a single-family home is \$280,300. In Mountain View, approximately three percent of three-bedroom homes sold on the market were under this price

³⁶ Loan products such as FHA loans, which help lower-income households purchase a home, allow for lower downpayments than conventional loans. Although current interest rates are lower than assumed here, the gap between market and affordable prices indicates that ownership housing in Mountain View would still remain inaccessible for lower-income households, even adjusting for this factor.

point. This analysis indicates that current market prices present a serious obstacle to single-family homeownership for lower-income households in area.

The maximum affordable sales price for condominiums is slightly lower than the price for single-family homes because monthly homeowners association (HOA) fees are factored into the calculation, thereby reducing the amount available for mortgage payments. The maximum affordable condominium sales price for a four-person low-income household is \$240,600. Approximately five percent of condominiums sold in Mountain View were within this price range, indicating that condominium ownership is also a challenge for lower-income households.

Table 4.35: Affordability of Market Rate For-Sale Housing in Mountain View

Single-Family Residences			
Income Level (4-person household)	Income Limit (a)	Max. Affordable Sale Price (b)	Percent of 3-bdrm SFRs within Price Range (c)
Extremely Low-Income (Up to 30% MFI)	\$31,850	\$105,100	0.0%
Very Low-Income (Up to 50% MFI)	\$53,050	\$175,100	0.9%
Low-Income (Up to 80% MFI)	\$84,900	\$280,300	2.8%
Median Sale Price (c)			\$814,500
Number of Units Sold (c)			107
Condominiums and Townhomes			
Income Level (4-person household)	Income Limit (a)	Max. Affordable Sale Price (b)	Percent of 3-bdrm Condos within Price Range (c)
Extremely Low-Income (Up to 30% MFI)	\$31,850	\$65,500	0.0%
Very Low-Income (Up to 50% MFI)	\$53,050	\$135,500	0.0%
Low-Income (Up to 80% MFI)	\$84,900	\$240,600	5.0%
Median Sale Price (c)			\$641,000
Number of Units Sold (c)			80

Notes:

(a) Income limits published by U.S. Department of Housing and Urban Development for four-person household in Santa Clara County, 2009.

(b) Assumptions used to calculate affordable sales price:

Annual Interest Rate (Fixed)	6.53%	Freddie Mac historical monthly Primary Mortgage Market Survey data tables. Ten-year average.
Term of mortgage (Years)	30	
Percent of sale price as down payment	5%	
Initial property tax (annual)	1.00%	
Mortgage Insurance as percent of loan amount	0.78%	Private Mortgage Insurance Website, fixed 30-year mortgage.
Annual homeowner's insurance rate as percent of sale	0.12%	CA Dept. of Insurance website, based on average of all quotes, assuming \$150,000 of coverage and a 26-40 year old home.
Homeowners Association Fee (monthly)	\$300	
PITI = Principal, Interest, Taxes, and Insurance		
Percent of household income available for PITI	30.00%	

(c) Analysis based on all full and verified sales of three-bedroom units between April 28, 2009 and December 31, 2009.

Sources: U.S. HUD, 2009; DataQuick, 2010; BAE, 2010.

In considering this analysis, it is important to note that credit markets have tightened in tandem with the decline in home values. As such, although homes may have become slightly more affordable in recent years, lender requirements for a minimum down payment or credit score may present a greater obstacle for buyers today. More accessible home loan products are available, including Federal Housing Administration (FHA) loans. FHA loans are insured by the federal government, and have traditionally allowed lower-income households to purchase a home that they could not otherwise afford. However, interviews with lenders suggest that many households are not aware of these programs. Moreover, many loan officers prefer to focus on conventional mortgages because of the added time and effort associated with processing and securing approval

on a FHA loan.³⁷

Rental Housing. Table 4.36 compares the maximum affordable monthly rent with the average market rents in Mountain View for households of various sizes. Maximum affordable monthly rents assumed that households pay 30 percent of their gross income on rent and utilities.

In Mountain View, the maximum affordable monthly rent for low-income households exceeded the average monthly rent during the second quarter of 2009. However, the average market rate rent far exceeds the maximum affordable rent for very low- and extremely low-income households. These households would need to spend substantially more than 30 percent of their gross income to afford market rate rental housing.

For the 2010-2015 Consolidated Plan period, Mountain View's housing priority will continue to be the creation of subsidized rental housing for lower-income households, especially extremely low- and very low- income households where the need is the greatest.

³⁷ Thompson, Samuel, Chase Bank, phone interview with BAE, July 8, 2009.

Table 4.36: Affordability of Market Rate Rental Housing in Mountain View

	Household Size (a)			
	1 person	2 person	3 person	4 person
Average Market Rate Rent (b)				
Mountain View	\$1,375	\$1,375	\$1,528	\$2,241
Maximum Affordable Monthly Rent				
Extremely Low Income (30% AMI)				
Household Income (c)	\$22,300	\$25,500	\$28,650	\$31,850
Max. Affordable Monthly Rent (d)	\$445	\$525	\$587	\$620
Monthly Affordability Gap (e)	\$931	\$851	\$941	\$1,621
Very Low Income (50% AMI)				
Household Income (c)	\$37,150	\$42,450	\$47,750	\$53,050
Max. Affordable Monthly Rent (d)	\$816	\$948	\$1,065	\$1,150
Monthly Affordability Gap (e)	\$559	\$427	\$463	\$1,091
Low Income (80% AMI)				
Household Income (c)	\$59,400	\$67,900	\$76,400	\$84,900
Max. Affordable Monthly Rent (d)	\$1,372	\$1,585	\$1,781	\$1,947
Monthly Affordability Gap (e)	\$3	N/A	N/A	\$295

Notes:

(a) The following unit sizes are assumed based on household size:

1 person - 1 bedroom/1 bathroom

2 person - 1 bedroom/1 bathroom

3 person - 2 bedroom/1 bathroom

4 person - 3 bedroom/2 bathrooms

(b) Reported by Real Facts for 2Q 2009.

(c) Household income published by the U.S. Department of Housing and Urban Development for Santa Clara County, 2009

(d) Assumes 30 percent of income spent on rent and utilities. Utility costs based on utility allowance for multifamily dwelling established by Housing Authority of the County of Santa Clara.

(e) Monthly affordability gap is average monthly rent minus max. affordable rent.

Sources: U.S. Dept. of Housing and Urban Development, 2009; RealFacts, 2009;

Housing Authority of the County of Santa Clara, 2009; BAE, 2010.

Overpayment

According to HUD standards, a household is considered “cost-burdened” (i.e., overpaying for housing) if it spends more than 30 percent of gross income on housing-related costs. Households are “severely cost burdened” if they pay more than 50 percent of their income on housing costs. The 2000 Census reports that 32 percent of renters and 29 percent of homeowners were overpaying for housing in Mountain View. Throughout Santa Clara County, 36 percent of renters and 28 percent of homeowners were cost-burdened in 2000 (see Table 4.37).

The housing cost burden is particularly pronounced for extremely low- and very low-income households. In 2000, 59 percent of extremely low-income renters and 37 very low-income renters were severely cost burdened. This finding is consistent with the analysis of the local housing market discussed above, which revealed that market rate rents and prices generally exceed the capacity of lower-income households.

During the current economic downturn, the rate of overpayment may have increased due to rising unemployment. Unfortunately, more recent data on overpayment is unavailable.

Table 4.37: Overpayment by Income Group and Household Type, Mountain View, 2000

	Renters					Owners					Total Households
	Elderly 1 & 2 member Households	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other Households	Total Renters	Elderly 1 & 2 member Households	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other Household	Total Owners	
HH Income <=50% MFI	1,036	1,223	556	1,635	4,450	1,292	284	80	274	1,930	6,380
HH Income <=30% MFI	712	514	269	1,045	2,540	598	119	20	169	906	3,446
% with any housing problems	57%	82%	99%	80%	76%	64%	75%	100%	73%	68%	74%
% Cost Burden >30%	54%	79%	91%	77%	72%	64%	75%	100%	73%	68%	71%
% Cost Burden >50%	31%	64%	76%	70%	59%	35%	62%	100%	73%	47%	56%
HH Income >30% to <=50% MFI	324	709	287	590	1,910	694	165	60	105	1,024	2,934
% with any housing problems	76%	93%	91%	93%	90%	37%	76%	83%	71%	49%	76%
% Cost Burden >30%	73%	85%	69%	93%	83%	36%	76%	83%	71%	49%	71%
% Cost Burden >50%	43%	40%	7%	46%	37%	12%	58%	50%	57%	26%	33%
HH Income >50 to <=80% MFI	182	620	235	1,105	2,142	350	194	49	235	828	2,970
% with any housing problems	48%	80%	92%	69%	73%	24%	67%	49%	60%	46%	65%
% Cost Burden >30%	46%	58%	15%	68%	58%	24%	64%	49%	60%	45%	54%
% Cost Burden >50%	22%	2%	0%	12%	9%	4%	52%	8%	17%	19%	12%
HH Income >80% MFI	432	4,225	565	6,395	11,617	1,694	5,060	594	2,810	10,158	21,775
% with any housing problems	29%	26%	83%	13%	22%	14%	24%	41%	31%	25%	23%
% Cost Burden >30%	29%	8%	5%	10%	10%	14%	20%	23%	30%	22%	15%
% Cost Burden >50%	8%	0%	0%	1%	1%	3%	3%	1%	4%	3%	2%
Total Households	1,650	6,068	1,356	9,135	18,209	3,336	5,538	723	3,319	12,916	31,125
% with any housing problems	53%	44%	89%	33%	43%	29%	28%	47%	36%	31%	38%
% Cost Burden >30	50%	28%	38%	30%	32%	28%	24%	32%	36%	29%	31%
% Cost Burden >50	26%	10%	17%	13%	14%	11%	8%	8%	10%	9%	12%

Definitions:

Any housing problems: cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

Cost Burden: Cost burden is the fraction of a household's total gross income spent on housing costs.

Sources: HUD, State of the Cities Data System: Comprehensive Housing Affordability Strategy

(CHAS) special tabulations from Census 2000; BAE, 2009.

Overcrowding

A lack of affordable housing can result in overcrowded households. The U.S. Census defines “overcrowding” as more than one person per room, excluding bathrooms and kitchens. Table 4.38 shows the overcrowding rate among renters and owners in Mountain View and Santa Clara County. In 2000, approximately 11 percent of all households in Mountain View were overcrowded. Overcrowding was substantially higher among renters than owners, with 17 percent of renters and four percent of owner households living in overcrowded situations. Overcrowding was more prevalent in the County, with 14 percent of all households living in overcrowded situations.

As with overpayment, rising unemployment and foreclosures during the ongoing recession may contribute to greater overcrowding rates. However, more current data on overcrowding is unavailable.

Table 4.38: Overcrowding, 2000

Households	Mountain View	Santa Clara County
Owners	3.7%	8.2%
Renters	16.7%	23.3%
All Households	11.3%	14.3%

Sources: U.S. Census, SF3 H20, 2000; BAE, 2009.

Foreclosures

Due to a variety of interrelated factors, including an increase in subprime lending activity in recent years, California and the nation are currently undergoing an unprecedented wave of foreclosures. During the third quarter of 2009, 50 homeowners in Mountain View and 3,893 countywide received notices of default, the first step in the foreclosure process. For Mountain View, this is more than three times the number of notices of default issued during the third quarter of 2008. In addition, 11 filings for bank owned properties in the City of Mountain View and 830 in the County were recorded by the County Assessor in the third quarter of 2009, a signal that these homes were lost to foreclosure.

In general, Mountain View has remained relatively unscathed by the foreclosure crisis, compared to other parts of Santa Clara County, thanks to the more stable home values and greater housing demand in the area. In a stronger residential market such as Mountain View, households unable to make mortgage payments have a greater ability to sell their properties rather than undergo foreclosure. Moreover, the high housing prices during the peak of the market effectively prevented many at-risk buyers from purchasing a home in Mountain View, even with the volatile mortgage products that contributed to the foreclosure crisis.

Two agencies provide foreclosure counseling for homeowners in Santa Clara County, including Mountain View: Project Sentinel and Neighborhood Housing Services of Santa Clara County. The two agencies provide homeowners that have received notices of default with mortgage counseling and, if they qualify, assist them in applying for mortgage loan modifications from their lenders.

Table 4.39: Foreclosure Filings, Q3 2008, Q3 2009

	Notices of Default			Bank Owned Properties		
	Q3 2008	Q3 2009	% Change	Q3 2008	Q3 2009	% Change
Mountain View	15	50	233%	14	11	-21%
Santa Clara County	2,810	4,095	46%	1,845	830	-55%

Source: City of San Jose, 2009; BAE, 2009.

4.7 Assisted Housing

Subsidized Housing

There are 12 subsidized rental housing developments in Mountain View with a total of 1,088 units. This number represents approximately six percent of all rental units in the City. Table 4.40 presents an inventory of the affordable housing developments in the City while Figure 4.8 illustrates the locations of these projects in Mountain View. The ID numbers in Table 4.40 correspond to the project locations on the map in Figure 4.8

These subsidized developments are supported by a variety of federal, State, and local programs that subsidize rental housing for lower-income households. Mountain View contributed CDBG and HOME funds to 10 of the 12 sites. Other funding sources include low-income housing tax credits, project-based Section 8, HOPWA, and redevelopment agency Housing Set-Aside funds, among others. Housing developments which receive financial assistance through these various programs must remain affordable for a specified amount of time. Table 4.40 also indicates when the affordability requirements for each project expire.

Mountain View continues to support affordable housing projects in the City. A new affordable housing development will be built on a 1.03-acre City-owned property in the downtown near transit, services and jobs. The City will execute a long-term ground lease with the project's developer and will provide between \$8 million and \$9 million in local housing funds and federal block grant funds to help subsidize the project. When complete in fall 2012, the development will provide up to 51 family rental units affordable to lower-income families.

Table 4.40: Subsidized Rental Housing, Mountain View, 2009

Map ID	Development	Total Units	Subsidized Units	Units for Seniors	Income Targeting per Regulatory Agreements (a)		Expiration Year (b)	Funding Source (c)
					Very Low	Low		
1	Ginzton Terrace 375 Oaktree Drive	107	105	107	53		2048	LIHTC
							107	CDBG
						107	2023	CCRC
2	San Veron Park 870 San Veron Ave.	32	32	3	23	9	2044	CDBG
3	Sierra Vista I 1909 Hackett Ave.	34	34	0	34	0	2032	CDBG
4	Paulson Park Apts. I 90 Sierra Vista Ave./1929 Hackett	149	148	148		60	2029	LIHTC
					8		2073	HOME
					146		2034	CDBG
5	Paulson Park Apts. II 111 Montebello Avenue	104	104	104	103		2063	CDBG
					11		2063	HOME
6	Fairchild Apts. 159 Fairchild Drive	18	18	0	18	0		Private
7	The Fountains 2005 San Ramon Ave.	124	123	123		112	2019	LIHTC
					124		2044	HOME
8	Maryce Freelen Place 2230 Latham Street	74	74	0	36		2044	CDBG
					4		2025	HOME
						30	2027	LIHTC
9	Monte Vista Terrace 1101 Grant Road	150	149	135		60	2060	LIHTC
10	San Antonio Place 210 San Antonio Circle	120	120	0	118	2	2052	CDBG
							2057	HOME
11	Shorebreeze Apts. 460 N. Shoreline Blvd.	120	120	72	5	5	2027	HOME
					69	69	Life of Project	CDBG
						48	2027	LIHTC
12	Tyrella Gardens 449 Tyrella Ave.	56	56	8	16	34	2058	CDBG
						39	2059	LIHTC
TOTAL		1,088	1,083	700				

Notes:

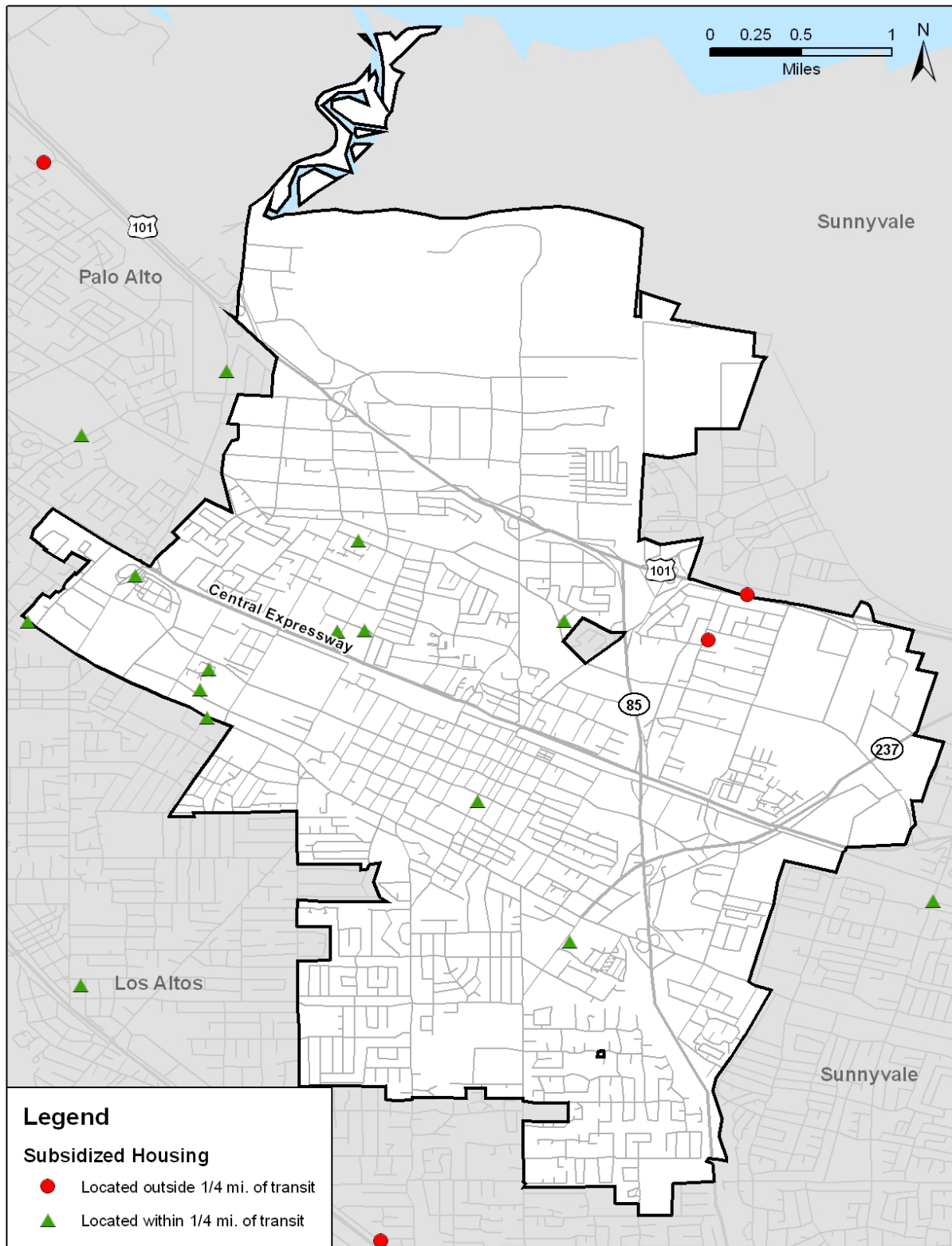
(a) Very low-income units serve households earning up to 50 percent of AMI. Low-income units serve households earning up to 66 percent of AMI. Does not sum to total units because of varying affordability requirements per regulatory agreement.

(b) Expiration year refers to the year at which affordability requirements associated with various funding sources end and the units could be converted to market rate.

(c) Funding source definitions: CDBG - Community Development Block Grant HOME - HOME Program Funding
LIHTC - Low Income Housing Tax Credits CCRC - CA Community Reinvestment Corporation

Sources: City of Mountain View, 2010; BAE, 2010

Figure 4.8: Subsidized Rental Housing in Mountain View



Many subsidized affordable housing developments receive government funding that requires units be made affordable for a specified amount of time. As indicated in Table 4.40, none of the City's subsidized housing developments has an affordability term that will expire during the five-year Consolidated Plan period.

In the past, the City has allocated rehabilitation funds to owners of existing subsidized properties. The rehabilitation funds are awarded with deed restrictions that extend the affordability term of the assisted units. In 2007, the City funded rehabilitation for the Sierra Vista Apartments, owned and managed by the nonprofit Charities Housing. Sierra Vista Apartments consists of 56 family rental units that will remain affordable for at least 25 years due to the CDBG funding used for rehabilitation. In 2009, Mid-Peninsula Housing Coalition, the property owner of three subsidized complexes - San Veron Park, Maryce Freelen Apartments, and the Fountains – is undertaking multi-year, phased rehabilitation for the properties. Units receiving funding at these three projects will be deed restricted for 35 years.

Section 8

Lower-income households in Mountain View also receive rental assistance through the countywide Section 8 Voucher program, which is funded through HUD and administered by the Housing Authority of the County of Santa Clara (HACSC).³⁸ Under the voucher program, HACSC issues an eligible household a voucher and the household selects a unit of its choice. HACSC pays a portion of the tenant's monthly rent based on their household income and the tenant pays the remaining share. Santa Clara County residents receive a preference over non-residents when applying for Section 8 vouchers. HUD also provides project-based Section 8 vouchers associated with particular developments. As shown in Table 4.41, there were 744 households with Section 8 vouchers residing in Mountain View in 2009. This includes 378 tenant-based vouchers and 366 project-based vouchers. Countywide there were over 21,630 tenant- and project-based Section 8 vouchers. As of October 2009, there were 53,369 households on the Section 8 waiting list in Santa Clara County.

³⁸ HACSC administers and manages the Section 8 program for the City of San José Housing Authority.

Table 4.41: Project- and Tenant-Based Section 8 Vouchers

	Section 8		Section 8 Total
	Tenant- Based	Project- Based (a)	
Mountain View	378	366	744
Santa Clara County Total	15,839	5,791	21,630
Section 8 Waiting List (b)			53,369

Note:

(a) Project-based Section 8 vouchers include those issued by HACSC in addition to those issued through HUD's Section 8 Multifamily Program.

(b) Waitlist and Section 8 data current through October 5, 2009.

Sources: Housing Authority of the County of Santa Clara, 2009; Section 8 Multifamily Program Vouchers, HUD, Region IX, October 2009; BAE, 2009.

4.8 Barriers to Affordable Housing

Governmental and non-governmental constraints may act as barriers to affordable housing. Governmental constraints may include land use policies governed by local general plans and zoning ordinances. The largest non-governmental constraints are market-related factors, such as land and construction costs and the accessibility of financing.

Governmental Constraints

Government regulations can affect housing availability and costs by limiting the supply of buildable land, setting standards and allowable densities for development, and exacting development fees.

Local Land Use Controls and Regulations

Zoning Ordinance Restrictions. The Mountain View Zoning Ordinance establishes development standards and densities for new housing in the City. These regulations include minimum lot sizes, maximum number of dwelling units per acre, lot width, setbacks, lot coverage, maximum building height, and minimum parking requirements. The City's Zoning Ordinance allows for a variety of housing types and is not considered a constraint to new housing production. The Ordinance has six zoning districts which allow for residential construction, including single-family, duplex, multifamily, high density multifamily, mobile homes, and mixed-use development.

The Zoning Map is generally consistent with the City's current General Plan. However, it should be noted that Mountain View's General Plan is being updated, and the Zoning Map and Ordinance may change in response to the City's new General Plan.

Second Unit Regulations. Second units, also known as accessory dwelling units (ADUs) are self-contained apartments with a kitchen, bathroom, and sleeping facilities that are attached to a single-family residence or located on the same property as the principal residence. Due to their smaller sizes, second units may provide affordable housing opportunities for lower-income households, seniors, and/or disabled individuals. Local land use regulations that constrain the development of second units may therefore have a negative impact on housing for special needs populations.

State law requires local jurisdictions to either adopt ordinances that establish the conditions under which second units will be permitted or to follow the State law provisions governing second units (Government Code, Section 65852.2). Cities typically establish regulations governing the size, location, and parking of second units. No local jurisdiction can adopt an ordinance that totally precludes the development of second units unless the ordinance contains findings acknowledging that allowing second units may limit housing opportunities of the region and result in adverse impacts on public health, safety, and welfare. Furthermore, AB 1866 amended the State's second unit law in 2003, requiring jurisdictions to use a ministerial, rather than discretionary process, for approving second units.

In compliance with State law, the City of Mountain View allows second units in the R1 district. Companion units are only allowed when the site exceeds the minimum lot size required by 35 percent. It should be noted that the City assesses park fees for companion units, which typically range from \$15,000 to \$25,000 a unit. These requirements may act as constraints to the production of companion units.

Regulations Governing Emergency Shelters, Transitional Housing, and Supportive Housing.

Local land use controls can constrain the availability of emergency shelters, supportive housing, and transitional housing for homeless individuals if these uses are not permitted in any zoning district or if additional discretionary permits are required for their approval. SB2, a State law that became effective on January 1, 2008, seeks to address this potential constraint by strengthening planning requirements around emergency shelters and transitional housing. The law requires all jurisdictions to identify a zone where emergency shelters are permitted by right without a conditional use permit or other discretionary permit. In addition, transitional and permanent supportive housing must be considered a residential use and only be subjected to restrictions that apply to other residential uses of the same type in the same zone.³⁹

³⁹ California Department of Housing and Community Development, Memorandum: Senate Bill 2 – Legislation Effective January 1, 2008: Local Planning and Approval for Emergency Shelters and Transitional and Supportive Housing, May 7, 2008.

The City currently allows emergency shelters for the homeless, food kitchens, and other temporary or emergency personal relief services in all zoning districts for up to 35 days with a Temporary Use Permit. Homeless shelters intended to be a permanent use must obtain a Conditional Use Permit. Mountain View's Housing Element Update will need to contain programs to amend the Zoning Ordinance to allow for emergency shelters by right in at least one zoning district in order to be compliant with State statutes. However, it should be noted that while the City is working to become compliant with State law regulating emergency shelters, it has also provided funding for permanent supportive housing in step with the Housing First model. This housing model emphasizes permanent housing with in-place support services to help homeless individuals achieve stability.

Mountain View's Zoning Ordinance also does not identify a zoning district where transitional or supportive housing can locate. However, the Zoning Administrator can make a determination that transitional or supportive housing is a use that is similar to other uses in a zoning district. In this case, a Conditional Use Permit would be required. Potential sites for transitional or supportive housing include zoning districts that permit or conditionally permit multifamily housing, residential care facilities, and rooming and boarding houses. The City's Housing Element Update contains programs to amend the Zoning Ordinance in compliance with State laws regarding transitional and supportive housing.

Regulations for Efficiency Studios. Efficiency studios, also known as single-room occupancy (SRO) units, often provide affordable housing opportunities for lower-income residents. Efficiency studios may also be appropriate for permanent supportive housing facilities. In 2006, the San Antonio Place project was completed in Mountain View with 118 efficiency studio units of permanent supportive housing, including 10 units set aside for chronically homeless individuals.

The Mountain View Zoning Ordinance establishes a limitation on the number of new efficiency studio units built in the City. A maximum of 180 new efficiency studios may be brought into service after December 24, 1992. Since the limit was established, 118 efficiency units have been developed as part of the San Antonio Place project. Therefore, only 62 efficiency units may be developed in the City under the current Zoning Ordinance. This cap on efficiency studios may constrain the development of new efficiency projects in Mountain View. The City Council will consider including a program in the Housing Element Update to address this issue by evaluating the feasibility and impacts of amending the Municipal Code to raise or eliminate the cap on efficiency units.

Regulations for Community Care Facilities. Local zoning ordinances also may impact the availability of community care facilities serving special needs populations. In particular, zoning ordinances often include provisions regulating community care facilities, such as limiting the number or location of facilities. The Lanterman Developmental Disabilities Services Act requires local jurisdictions to treat licensed group homes and residential care facilities with six or fewer residents

no differently than other permitted single-family housing uses. Cities must allow these licensed residential care facilities in any area zoned for residential use and may not require conditional use permits or other additional discretionary permits.

In conformance with State law, Mountain View's Zoning Ordinance permits residential care homes with six or fewer residents in all residential zones. These small group homes are not subject to special development requirements, policies, or procedures which would impede them from locating in a residential district. Residential care homes with seven or more residents are allowed through a Conditional Use Permit in all residential zones.

Reasonable Accommodation Policies. Both the federal Fair Housing Act and the California Fair Employment and Housing Act impose an affirmative duty on cities and counties to make reasonable accommodations in their zoning and land use policies when such accommodations are necessary to provide equal access to housing for persons with disabilities. Reasonable accommodations refer to modifications or exemptions to particular policies that facilitate equal access to housing. Examples include exemptions to setbacks for wheelchair access structures or reductions to parking requirements.

Many jurisdictions do not have a process specifically designed for people with disabilities to make a reasonable accommodations request. Rather, cities provide disabled residents relief from the strict terms of their zoning ordinances through existing variance or Conditional Use Permit processes.⁴⁰ However, Mountain View's Zoning Ordinance (Sec. A36.56.050) currently states that "variances are not available for personal, family, medical, and financial hardships." This provision may constrain the City's ability to approve variances for reasonable accommodations requests for people with physical disabilities. Mountain View's Housing Element Update includes a program to adopt formal reasonable accommodations procedures. The City has also annually funded the Minor Home Repair and Home Access Program that funds minor accessibility modifications for lower-income homeowners and renters.

Parking Requirements. Parking requirements may serve as a constraint on housing development by increasing development costs and reducing the amount of land available for project amenities or additional units. Developers may be deterred from building new housing in jurisdictions with particularly high parking ratios due to the added costs associated with such requirements. Mountain View's parking requirements are reasonable and its Zoning Ordinance includes provisions for granting parking exemptions through a Conditional Use Permit.

⁴⁰ Lockyer, Bill, California Attorney General. Letter to All California Mayors. May 15, 2001. http://caag.state.ca.us/civilrights/pdf/reasonab_1.pdf

Permit and Development Impact Fees

Like cities throughout California, most jurisdictions in the County collect permit and development impact fees to recover the capital costs of providing community services and the administrative costs associated with processing applications. Development impact fees may result in higher housing costs if developers pass fees on to homebuyers. Typical fees collected in the City are outlined below in Table 4.42. According to area developers, impact fees in Mountain View are standard and comparable to fees assessed by other Bay Area jurisdictions. City staff report that most development fees in Mountain View are adjusted for cost of living increases annually.⁴¹

Table 4.42: Estimated Residential Development Impact Fees and Exactions

Fee	Fee Amount	Single-Family (a)	Townhouse (b)	Multi-Family (c)
Sanitary Sewer Off-Site Facilities Fee	\$0.0069 / Sq. Ft.	\$13	\$11	\$8
Sanitary Sewer Existing Facilities Fee	\$67.00 / Front Foot	\$3,015	\$1,340	\$442
Water Main Existing Facilities Fee	\$78.00 / Front Foot	\$3,510	\$1,560	\$515
Off-Site Storm Drainage Fee				
First-Class Rate (for direct connection)	\$0.22 / Net Sq. Ft.	N/A	N/A	\$264
Second-Class Rate (for new subdivisions)	\$0.11 / Gross Sq. Ft.	\$605	\$231	N/A
Map Checking Fee	\$3,636 (First two lots) + \$10/Each Additional Lot	\$372	\$372	N/A
Park Land Dedication In-Lieu Fee	\$15,000-\$25,000 / unit depending on land value	\$20,000	\$20,000	\$15,000
Below Market Rate Housing in-lieu fee	3% of sales price or appraised value	\$30,726	\$22,611	\$14,400
Mountain View Whisman School District Fee	\$1.49 / Sq. Ft.	\$2,831	\$2,384	\$1,788
Mountain View Los Altos Union HS District Fee	\$0.99 / Sq. Ft.	\$1,881	\$1,584	\$1,188
Development Review Permit	\$646 for Buildings < 2,000 Sq. Ft. \$1,682-\$2,243 for Res. Buildings > 2,000 Sq. Ft.	\$646	\$646	\$45
Building Permit Fee	Calculated by Building Department	\$6,000	\$5,000	\$2,200
TOTAL		\$69,599	\$55,739	\$35,850

Notes:

(a) Fees estimated for a 1,900 sq. ft., 3-bedroom, 2.5-bathroom unit in a 10 unit subdivision.

(b) Fees estimated for a 1,600 sq. ft., 2-bedroom, 2 bathroom townhouse in a 10 unit subdivision.

(c) Fees estimated for a 1,200 sq. ft., 2-bedroom, 2-bathroom apartment in a 50 unit rental building.

Sources: City of Mountain View, Public Works Department 2009; City of Mountain View, Building Department, 2009; Mountain View Whisman School District, 2009; Mountain View Los Altos Union HS District, 2009; BAE, 2009

On- and Off-Site Improvements

Residential developers are responsible for constructing road, water, sewer, and storm drainage improvements on new housing sites. Where a project has off-site impacts, such as increased runoff or added congestion at a nearby intersection, additional developer expenses may be necessary to mitigate impacts. The City's Subdivision Ordinance (Section 28 of the Municipal Code) establishes the on- and off-site improvement requirements that developers must adhere to. Local developers indicated that Mountain View's site improvement requirements are standard, comparable to other jurisdictions in the area, and do not constitute a significant constraint to development.

⁴¹

BAE obtained development impact fees and exactions from City of Mountain View "Development and Subdivision Fee" schedule (effective August 10, 2008) and from the City of Mountain View Building Department, Mountain View Whisman School District, and Mountain View Los Altos Union High School District.

Article XXXIV of the California Constitutional

Article XXXIV of the California Constitution requires approval of the voters before any "low rent housing project" can be "developed, constructed, or acquired" by any "state public body." Article 34 applies not only to publicly-owned low-income rental projects, but also to low-income rental projects developed by private persons and non-profit entities using certain types of public financial assistance. Most jurisdictions seek voter approval for a specified number or percentage of units, rather than on a project-by project basis. Exclusions to Article 34 include privately-owned, non-exempt, lower-income developments with no more than 49 percent of the units reserved for lower-income households, and reconstruction of previously existing lower-income units.

In Santa Clara County, Measure A, passed in the November 1998 ballot, authorizes under Article XXXIV of the California Constitution the development, acquisition or construction of low rent housing units in annual amounts equal to 1/10 of one percent of the total number of existing housing units within the municipalities and urban service areas of the County of Santa Clara as of the 1990 census. The total number of units authorized each calendar year would be approximately 540. These units would be for persons and families of low income, including elderly or disabled persons. If the total annual allocation is not exhausted in any given year, the remaining number of units would be carried over and added to the number allowed in future years.

Non-Governmental Constraints

In addition to governmental constraints, non-governmental factors may also constrain the production of new affordable housing.

Land Costs

Land costs in Mountain View are generally high due to the high demand and limited supply of available land. Local developers indicated that land prices are slowly adjusting during this economic downturn. However, developers generally reported that the market is not efficient and land owners' expectations of what their land is worth declines slowly. Unless land owners are compelled to sell their property for some reason, many will wait for the market to recover.

Nonetheless, one developer did report that at the height of the housing boom, land prices in Mountain View were in the range of \$3 million to \$4 million per acre, with higher land values associated with property being developed at higher densities. Prices have since declined and can now be as low as \$2.5 million per acre.

The cost of land can be a particular constraint to the production of affordable housing in the City. A local affordable housing developer indicated that land costs in Mountain View are higher than in other cities in Santa Clara County such as San José, making the development of affordable housing more difficult. While land costs in San José are approximately \$50,000 per unit, Mountain View land costs range from \$60,000 to \$70,000 per unit.

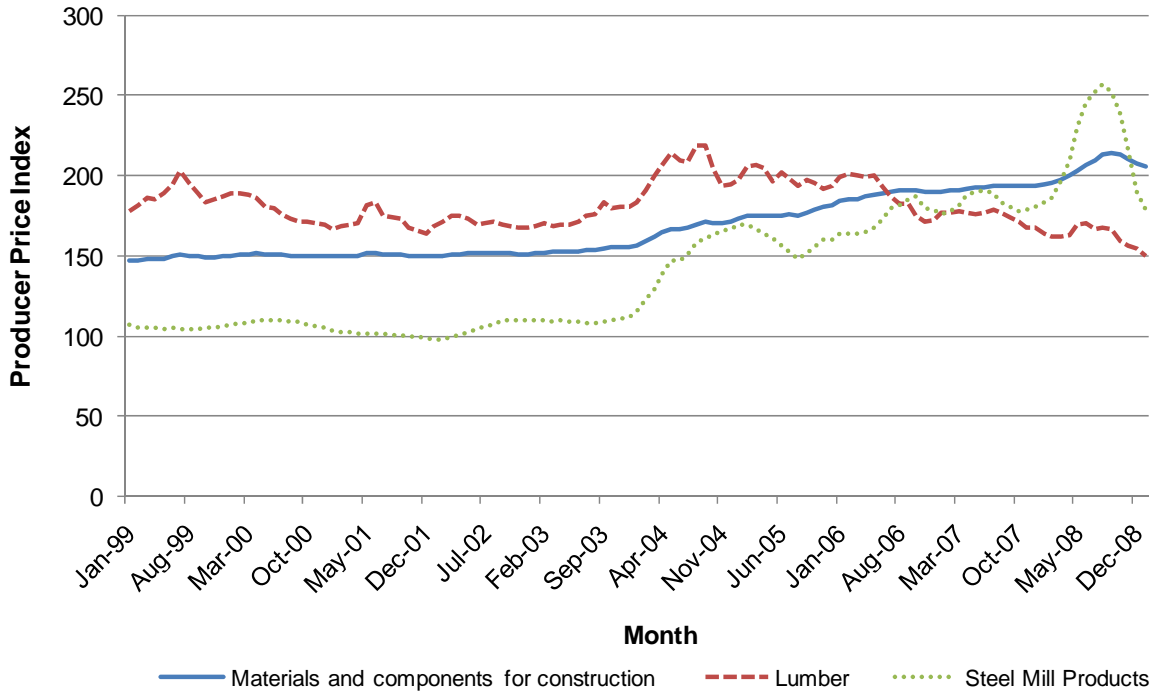
Construction Costs

According to *2009 R.S. Means, Square Foot Costs*, hard construction costs for a two-story, wood-frame, single-family home range from approximately \$105 to \$140 per square foot in the South Bay Area. Costs for three-story, wood frame multifamily projects range from \$145 to \$210 per square foot. Construction costs, however, vary significantly depending on building materials and quality of finishes. Parking structures for multifamily developments represent another major variable in the development cost. In general, below-grade parking raises costs significantly. Soft costs (architectural and other professional fees, land carrying costs, transaction costs, construction period interest, etc.) comprise an additional 15 to 20 percent of the construction and land costs. Owner-occupied multifamily units have higher soft costs than renter-occupied units due to the increased need for construction defect liability insurance. Permanent debt financing, site preparation, off-site infrastructure, impact fees, and developer profit add to the total development cost of a project.

In recent months, key construction costs (materials and labor) have fallen nationally in conjunction with the residential real estate market. Figure 4.9 illustrates construction cost trends for key materials based on the Producer Price Index, a series of indices published by the U.S. Department of Labor Bureau of Labor Statistics that measures the sales price for specific commodities and products. Lumber prices have declined by 19 percent between 2004 and 2008. As shown in Figure 4.9, steel prices have fallen sharply since August 2008. Local developers have confirmed that construction costs, including labor, have fallen by approximately 10 percent in tandem with the weak housing market.

However, it is important to note that although land cost and construction costs have waned, developers report that they have not fallen enough to offset the decrease in sales prices.

Figure 4.9: Producer Price Index for Key Construction Costs



Base year: 1982 = 100

Sources: U.S. Dept. of Labor, Bureau of Labor Statistics, 2009; BAE, 2009

Public Opinion

Other constraints to housing production in Mountain View include public opinion, specifically community concern about higher-density development. Developers acknowledged that projects will almost always encounter some form of resistance from neighbors and residents. This is the case not just in Mountain View, but in many jurisdictions. Within Mountain View, public opinion on new residential development at a range of densities varies by neighborhoods. Nevertheless, engagement with the local neighborhood associations can be critical for projects. According to developers, neighborhood association concerns can be influential in the City decision making process. Without a supportive local neighborhood association, projects can face notable challenges in securing approval.

Extensive community involvement processes can help to mitigate concern over new residential development. For example, the developer of an affordable efficiency studio project reported that proactive efforts to educate and engage the community through numerous meetings were successful in addressing community concerns. By the time the project went to the City Council for approval, there were no residents who opposed the project.

Availability of Financing

According to local affordable housing developers, the availability of financing presents the biggest barrier to producing new subsidized housing. Although the cost of land and construction have declined, the associated tightening of the credit market, and decline in State and local subsidies have made it challenging for affordable housing developers to take advantage of lower costs.

As a particularly salient concern, the value of low-income housing tax credits (LIHTC) has fallen in tandem with the economy. Tax credit investors also now have an even greater preference for new construction, family housing, and senior housing developments, perceived to be less risky than rehabilitation projects and permanent supportive housing.⁴² With this loss in tax credit equity, developers are forced to turn to the State and local agencies for greater subsidies. Unfortunately, uncertainty around State and local finances and the expiration of programs funded by previous State housing bonds limits funds from these sources as well. However, some additional funds are available through the American Recovery and Reinvestment Act of 2009, which provides funding for various housing programs, including the Community Development Block Grant and the Tax Credit Assistance Program.

In addition to reduced LIHTC financing, local redevelopment agencies (RDAs) have reduced funding available as a result of the State budget crisis. To balance the State's budget for fiscal year 2009-2010, RDAs across the state are required to pay \$2.05 billion of their tax increment to the State's Supplemental Educational Revenue Augmentation Fund (SERAF) over a two-year period. In order to make the SERAF payments, some RDAs may need to borrow from or suspend payments to the Housing Set-Aside Fund, which supports affordable housing for low- and moderate-income households.⁴³

As another financing challenge, the State's weak fiscal condition has led to uncertainty of future bond financing, a major strategy for raising affordable housing funds. In the face of California's budget concerns, this constraint will likely remain in effect during some or all of the 2010-2015 Consolidated Plan cycle. To assist developers of affordable housing, Mountain View has typically provided CDBG and HOME funds and local funds for land acquisition and construction, respectively. In some cases, the City has provided properties it owns to affordable housing developers through long-term leases. Although these two measures don't eliminate limited availability of financing sources, they do assist in minimizing the impacts.

⁴² Sawislak, Dan, Executive Director, Resources for Community Development, phone interview with BAE, July 2, 2009.

⁴³ California Redevelopment Association, "Redevelopment Agencies Prepare Second Lawsuit to Block Unconstitutional Raids of Redevelopment Funds,"

4.9 Fair Housing

HUD requires all jurisdictions to affirmatively further fair housing. This section outlines fair housing services offered in Mountain View, identifies potential impediments to fair housing, and provides recommendations to address the impediments.

Fair Housing Services

The primary fair housing activity Mountain View undertakes is to contract with local nonprofit organizations that specialize in fair housing issues. This model allows for stronger fair housing programs and resources as the nonprofit organizations are able to specialize in fair housing issues and achieve economies of scale by serving a wider geographic area.

Through contracts with jurisdictions, local fair housing organizations and legal aid groups in Mountain View and the surrounding region perform the following services:

- Investigate allegations of housing discrimination and counsel tenants and landlords on their rights and responsibilities under State and local laws;
- Assist tenants and home buyers with discrimination complaints by mediating and/or providing education to property owners and assisting with litigation against owners or managers if necessary;
- Provide management training, fair housing education, community outreach, landlord and tenant counseling, conflict resolution, referrals, investigations, and audits;
- Work with clients to file an official complaint with HUD or the State DFEH, if an investigation finds evidence of discrimination;
- Provide assistance with evictions, rental repairs, deposits, rental agreements, leases, rental disputes, mortgage delinquency, home purchasing counseling, and other related issues.

Other Local Fair Housing Efforts

Countywide Fair Housing Task Force. In fiscal year 2003, the Countywide Fair Housing Task Force was established. The Task Force includes representatives from County Entitlement Jurisdictions, fair housing providers, legal service providers, and other community service providers. Since its inception, the Task Force has implemented a calendar of countywide fair housing events and sponsors public information meetings, including Accessibility Training, First-Time Homebuyer training, and Predatory Lending training. Mountain View staff attends the Task Force meetings and participates in the Task Force's activities and outreach.

Community Outreach Program. In addition to contracting with local fair housing service providers, the City has an established Community Outreach Program, which uses staff and volunteers to go out into the community to inform non-English speaking residents on available services. Outreach Workers are fluent in Spanish, Mandarin, and Russian, the three primary non-English

languages in Mountain View. The Outreach Workers provide non-English speaking residents with information about programs, meetings, and other community events and activities, provide assistance in completing applications for subsidized housing and community programs, provide translation services in the community as needed, and conduct other outreach activities such as making presentations and distributing brochures.

Affordable Housing Programs. The lack of available and affordable housing can be an impediment to fair housing in some areas of Santa Clara County. In response to high housing costs in the region, the City implements a Below Market Rate (BMR) Housing Program, which requires developers to reserve a percentage of units for lower-income households or pay an in-lieu fee. In addition, the City collects a Housing Impact Fee from new office, industrial, hotel, and retail developments. The City uses the BMR in-lieu and Housing Impact fees and its CDBG, HOME, and Redevelopment Housing Set-Aside funds to subsidize affordable housing programs and developments serving lower-income households.

Fair Housing Impediments

Mountain View has prepared an Analyses of Impediments to Fair Housing (AI) concurrently with the preparation of this Consolidated Plan. The AI identifies public sector and private sector impediments to fair housing choice and provides recommendations to remove impediments. The 2010-2014 Analysis of Impediments to Fair Housing Choice for the City of Mountain View identified the following potential impediments to housing choice:

Treatment of Supportive Housing, Transitional Housing, Second Units, and Emergency Shelters in Local Zoning Ordinances. Section 4.8 describes how local land use controls can affect the production of housing serving special needs groups, thereby creating a potential fair housing concern.

Definition of Family. A jurisdiction's zoning ordinance can constrain access to housing if it contains a restrictive definition of a family. For example, a definition of family that limits the number of persons and differentiates between related and unrelated individuals living together can be used to discriminate against nontraditional families and illegally limit the development and siting of group homes for individuals with disabilities. California court cases (*City of Santa Barbara v. Adamson*, 1980 and *City of Chula Vista v. Pagard*, 1981) have ruled a zoning ordinance invalid if it defines a "family" as (a) an individual; (b) two or more persons related by blood, marriage, or adoption; or (c) a group of not more than a specific number of unrelated persons as a single housekeeping unit. The rulings established that defining a family in a manner that distinguishes between blood-related and non-blood related individuals does not serve any legitimate or useful objective or purpose recognized under zoning or land use planning powers of a jurisdiction, and therefore violates privacy rights under the California Constitution. Mountain View's zoning

ordinance does not include a definition for the term “family.” As a result, there is no restriction of occupancy of a housing unit to related individuals.

Access to FHA Loans. Households which face difficulty qualifying for a conventional mortgage may decide to use a Federal Housing Administration (FHA) loan. FHA loans are insured by the federal government, and have traditionally allowed lower-income households to purchase homes that they could not otherwise afford. FHA loans typically have lower interest rates, require a low downpayment of 3.5 percent, and have more accessible underwriting criteria. FHA loans have become more popular as underwriting practices for conventional mortgages have become stricter.⁴⁴ Mountain View is covered by the Santa Clara County FHA loan limit, \$729,750, for a single-family residence.⁴⁵ In addition, more Mountain View homebuyers may be eligible for FHA loans as a result of declining home prices. Nonetheless, there are some challenges associated with purchasing a home with a FHA-backed mortgage. Not all properties are FHA-eligible as properties must meet certain requirements related to the condition of the home and pass an inspection by FHA representatives. This requirement is a particular challenge for homebuyers who are purchasing foreclosed properties that have been vacant for a prolonged period and have associated maintenance issues.⁴⁶ Not all lenders issue FHA loans, due to associated FHA lending requirements and many loan officers prefer to focus on conventional mortgages because of the added procedures for securing approval on a FHA loan.⁴⁷

Access to First-Time Homebuyer Programs. In addition to conventional mortgages and FHA loans, the State offers various first-time homebuyer programs. These include various downpayment assistance programs such as the California Homebuyers Downpayment Assistance Program (CHDAP), which offers a deferred-payment junior loan of up to three percent of the purchase price or appraised value. Although the City does not currently offer local first-time homebuyer programs, Mountain View’s Housing Element (currently being updated) includes a program to explore the feasibility of implementing a first-time homebuyer downpayment assistance program.

Downpayment assistance and second mortgage programs are attractive to potential homebuyers, particularly during times when financial institutions are approving loans at lower loan to value ratios. However, loan officers sometimes seek to avoid homebuyers utilizing first-time homebuyer programs due to the added time and labor associated with these programs. While lenders typically

⁴⁴ Thompson, Samuel, Chase Bank, phone interview with BAE, July 8, 2009.

⁴⁵ Zhovreboff, Walter, Bay Area Homebuyer Agency / First Home, Inc., phone interview with BAE, July 16, 2009.

⁴⁶ FHA Loan Limits for California, http://www.fha.com/lending_limits_state.cfm?state=CALIFORNIA.

⁴⁷ Zhovreboff, Walter, Bay Area Homebuyer Agency / First Home, Inc., phone interview with BAE, July 16, 2009.

⁴⁸ Thompson, Samuel, Chase Bank, phone interview with BAE, July 8, 2009.

process conventional loans in 30 days, the closing period for homebuyers using first-time homebuyer programs is often 45 days. In addition, loan officers receive smaller commissions under these programs, as they reduce the amount homebuyers need to borrow from the lender.⁴⁸

Some real estate brokers also prefer not to work with homebuyers using first-time homebuyer programs. Brokers aim to expedite the closing period, while first-time homebuyer programs generally result in extended loan approval processes. As a result, agents may not tell homebuyers about potential State and local programs they would qualify for. Homebuyers who do not attend first-time homebuyer classes or work with nonprofit housing counseling agencies are often unaware of programs available to assist them.⁴⁹

Affordable Housing Application Processes. Due to the requirements associated with various affordable housing funding sources, certain households may encounter difficulties in applying for subsidized housing. For example, applications can involve a large amount of paperwork and require households to provide records for income verification. In some cases, short application time frames and submittal requirements (e.g., by fax) create additional challenges. These requirements present obstacles for homeless or disabled individuals who lack access to communication systems and information networks, as well as the skills to complete and submit the necessary documentation.

Affordable housing developers receive hundreds to thousands of applications for a limited number of units. As a result, applicants who are not selected through the lottery process are put on a waiting list. If applicants on the waiting list move or change their phone number, property managers may not be able to contact them when a unit becomes available. This procedure can make it more difficult for transient individuals or families who don't have a regular address, phone number, or email address to access available units.

Applicants who are selected through the lottery or who come off the waitlist go through an interview and/or screening process. Property managers routinely screen out individuals with a criminal or drug history, or a poor credit record. This process can effectively screen out homeless or mentally disabled applicants. To help address these challenges, several Santa Clara County organizations provide housing location assistance services and offer support services for such persons to help secure housing. The City of Mountain View also funds the Community Technology Alliance, an organization that seeks to prevent homelessness by linking communities and service providers through technology. For example, Community Technology Alliance provides a Community Voice Mail program that assists those who are searching for homes or jobs and do not have a telephone.

⁴⁸ Thompson, Samuel, Chase Bank, phone interview with BAE, July 8, 2009.

⁴⁹ Thompson, Samuel, Chase Bank, phone interview with BAE, July 8, 2009.

Zhovreboff, Walter, Bay Area Homebuyer Agency / First Home, Inc., phone interview with BAE, July 16, 2009.

Elderly Housing. Seniors often need accessible units located in close proximity to services and public transportation. Many seniors are also living on fixed incomes, making affordability a particular concern. While there are subsidized senior housing developments in the City and County, local service providers at the Consolidated Plan community meetings indicated a need for more affordable senior housing facilities, particularly given the long waiting lists at existing subsidized developments. In addition there are few, if any, subsidized assisted living facilities in the County. Faced with this shortage, lower-income individuals often do not have the option of living in an assisted living facility and must bring services into their homes. Many affordable senior housing facilities have service coordinators who work to provide these services to residents at the development. There are also several referral and assistance programs that provide information and help to connect individuals with support resources in the community.

Seniors can also face difficulties finding subsidized housing that accommodates a live-in caregiver. According to senior service providers, many subsidized projects serve individuals or couples only and do not accommodate caregivers. In other cases, the caregiver's income may make the household ineligible for the affordable unit. Challenges associated with live-in caregivers may also apply to persons with disability or HIV/AIDS.

Housing for Persons with Disabilities. Individuals with mobility disabilities need accessible units that are located on the ground floor or have elevator access, as well as larger kitchens, bathrooms, and showers that can accommodate wheelchairs. HOME regulations require that five percent of units in multifamily residential complexes be wheelchair accessible and another two percent of units be accessible for individuals with hearing or vision impairments. Affordable housing developers follow these requirements and provide accessible units in their subsidized housing developments. However, local service providers at Consolidated Plan community meetings reported that demand far outstrips the supply of accessible, subsidized housing units.

Nonetheless, affordable housing providers often have difficulty filling accessible units with disabled individuals. Some affordable housing providers report that they only have a few disabled persons on their waiting list. As such, if all disabled individuals on the waiting list are placed in a unit and accessible units still remain, the developer will place a non-disabled person in the unit. This contradicts information provided by other service providers who indicate a great need for affordable accessible housing, and points to barriers in the application process that prevent interested individuals from finding subsidized, accessible housing, or a mismatch between people who need housing and when it is available. A lack of communication between affordable housing developers and organizations that serve disabled persons also contributes to this problem. In fact, affordable housing providers state that filling accessible units with disabled individuals requires a substantial effort. Property managers must give presentations and meet with clients and service providers in order to secure the applications.

Persons with disabilities face other challenges that may make it more difficult to secure both affordable or market-rate housing. Often persons with disabilities have high medical bills that lead to credit problems. Many individuals also rely on Social Security or welfare benefits. Organizations who assist disabled individuals secure housing in the region, report that poor credit is one of the biggest barriers to housing choice.

Other challenges disabled individuals may face include difficulties securing reasonable accommodations requests. As discussed previously, the Fair Housing Act prohibits the refusal of reasonable accommodations in rules, policies, practices, or services, when such accommodations are necessary to afford a person with a disability equal access to housing. This applies to those involved in the provision of housing, including property owners, housing managers, homeowners associations, lenders, real estate agents, and brokerage services. Local fair housing organizations, including ECHO and Project Sentinel, indicate that some individuals have difficulties with landlords approving their reasonable accommodation request. Examples of reasonable accommodation requests include permission to have a service animal in the residence or securing parking closer to the unit. ECHO and Project Sentinel report that reasonable accommodations requests for disabled individuals are one of the more common fair housing complaints seen throughout Santa Clara County.⁵⁰

Housing for Homeless Individuals. The primary barrier to housing choice for homeless individuals is insufficient income. Local and regional service providers report that many homeless rely on Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI), which are too low to qualify for most subsidized programs and affordable housing developments. In addition, as noted above, both affordable housing developers and market-rate landlords may screen out individuals with a criminal or drug history, history of evictions, or poor credit.

Securing housing can prove more difficult for homeless families compared to individuals due to occupancy regulations, potential landlord biases against households with children, and the more limited supply of larger units. Consolidated Plan community meeting participants reported that as a result of the recession, there are more homeless families than ever seeking housing.

Mountain View and other Santa Clara County jurisdictions are addressing issues of housing choice and accessibility for homeless individuals and families through strategies identified in the 10 Year Plan to End Chronic Homelessness in Santa Clara County and through efforts of Destination: Home, a taskforce focusing on ending chronic homelessness. Destination: Home opened two One-Stop Homeless Prevention Centers in San José in November 2008, serving over 3,700 homeless and at-

⁵⁰ Arlene Zamorra, Housing Counselor, ECHO, phone interview with BAE, September 30, 2009.
Marquart, Ann, Executive Director, Project Sentinel, phone interview with BAE, October 14, 2009.

risk clients to date. The County of Santa Clara Department of Social Services has Supplemental Security Income (SSI) advocates at each One-Stop location, allowing eligible clients to begin the process of applying for benefits at the same time they search for employment, receive housing assistance, or get assistance with other needs.⁵¹

Access to Housing by Limited English Proficiency (LEP) Individuals. As financial institutions institute more stringent lending practices in response to the economic downturn, LEP individuals may face greater challenges in navigating the mortgage process. According to regional housing counseling agencies, at the height of the housing boom lenders were very interested in accessing the Latino and Asian populations. However, bank outreach to these communities has since declined.

As another concern for LEP households, undocumented individuals may face more complicated processes when applying for a mortgage or rental unit. Some groups within the Spanish-speaking community and other LEP populations are “unbanked,” and rely on a cash economy. Because regular banking provides the record keeping and legitimacy that lenders look for, unbanked households have a more difficult time providing documentation to qualify for a mortgage.⁵² For LEP renter applicants, documenting steady employment and the ability to save money toward a security deposit may be difficult. In addition to challenges accessing housing, undocumented immigrants are also more reluctant to file fair housing complaints with HUD or the State.

Subsidized rental units that the City has funded require the property owners to advertise available units in multiple languages and outreach to LEP groups when there are openings on their waitlists. In Mountain View, the three primary LEP groups consist of households that predominantly speak Spanish, Russian, and Mandarin, and the City’s Outreach Team has translators available to assist the property owners in targeting LEP households.

Housing Opportunities for Families. Fair housing law prohibits discrimination based on familial status. However, local service providers report that households with children are sometimes discriminated against, particularly when searching for rental housing. Landlords may view households with children as less desirable due to potential noise issues or damage to units. While landlords and property managers may not deny families housing, they may place them in less desirable units such as units at the back of a complex or a downstairs unit. The challenge in identifying discrimination on the grounds of familial status is that often families may not know that other units in a complex are available, and therefore not realize that they are being offered a less desirable unit. Local fair housing service providers report that differential treatment on the basis of

⁵¹ Maureen O’Malley-Moore, Project Director, Destination: Home, “One Stop Homelessness Prevention Centers.”

⁵² Gonzales, Gilda, Executive Director, Unity Council, phone interview with BAE, July 15, 2009.

familial status is another common fair housing issue in the County.⁵³

Lack of Awareness of Fair Housing. According to fair housing organizations, general public education and awareness of fair housing issues is limited. Tenants often do not completely understand their fair housing rights. To address this issue, jurisdictions and fair housing organizations provide various fair housing education and outreach programs to housing providers and to the general public. For example, Project Sentinel provides between 10 and 20 fair housing trainings for property owners and managers in Santa Clara County each year. In addition, jurisdictions and fair housing organizations outreach to the general community through mass media such as newspaper columns, multi-lingual pamphlets, flyers, and radio advertisements. Fair housing organizations also outreach to protected classes by working with organizations that serve target populations.⁵⁴

Fair Housing Recommendations

To address these impediments, the AI presents the following recommendations, which are consistent with the Strategic Plan actions listed in Section 5 of this Consolidated Plan:

- Perform ongoing fair housing outreach and education
- Support fair housing investigation, audits, counseling and enforcement
- Continue to participate in the countywide fair housing task force in order to improve the provision of fair housing services on a regional basis
- Update the local Analysis of Impediments to Fair Housing Choice and report on its implementation as necessary

4.10 Non-Housing Community Development Needs

As discussed in Section 2, the City participated in a series of countywide Consolidated Plan workshops and held a local forum to engage the public and local stakeholders in the planning process. Participants at the local forum and the countywide workshops discussed housing and non-housing community development needs in their respective areas. This section summarizes the key themes that emerged through the public outreach process, including the non-housing community development needs identified separately by the City.

⁵³ Arlene Zamorra, Housing Counselor, ECHO, phone interview with BAE, September 30, 2009.
Marquart, Ann, Executive Director, Project Sentinel, phone interview with BAE, October 14, 2009.

⁵⁴ Marquart, Ann, Executive Director, Project Sentinel, phone interview with BAE, October 14, 2009.

Community Services

Participants emphasized the need to support a broad range of community services. Lower-income households and special needs populations require this *multi-faceted network* to address basic needs such as food, clothing, health, and shelter, as well as other broader requirements including:

- Legal services for lower-income households and seniors;
- Affordable child care;
- Fair housing and housing mediation services;
- Domestic violence counseling and prevention services;
- Social and recreational activities for seniors and youth;
- Transportation assistance, particularly for senior and disabled individuals;
- Parenting classes;
- Financial literacy training;
- Substance abuse services;
- Homeless services (including prevention); and
- Anti-gang programs.

Participants stressed that these services are inter-related; individuals and families need support in all areas to thrive. The comments expressed in each Workshop and at the local forum are shown in greater detail in Appendix A.

As another perspective on local service needs, Table 4.43 summarizes the results of the survey completed by participants who attended the countywide workshops.⁵⁵ Respondents were asked to consider their communities' needs, as they relate to various service areas, and ranked each issue from "Least Need" to "Greatest Need" on a four-point scale. While the recession and unemployment have exacerbated demand for all types of services, reduced funding from the State and private sources has impacted service delivery. As such, continued support from local jurisdictions via CDBG and other sources has become more vital. Participants also stated that existing service providers already target many of these issues, and should continue to be funded to the extent possible.

⁵⁵ Appendix A contains "Other" responses.

Table 4.43: Summary of North County Survey Responses for Community Services Need

	Avg Level of Need (Top 3 highlighted)	Number of Responses (a)
Community Services		
Food and Nutrition Services	2.92	26
Family Counseling and Case Management	3.00	25
Foreclosure Prevention and Housing Counseling	2.71	25
Disabled Services	2.52	26
Senior Activities	2.78	28
Youth Activities	2.81	28
At-Risk Youth Services	3.00	25
Neglected/Abused Children	3.00	23
Child Care	2.88	25
Anti-Crime Programs	2.68	23
Health Services	3.39	24
Mental Health Services	3.22	24
Tenant/Landlord Mediation	2.09	23
Legal Services	2.72	26
Transportation Assistance	2.68	26
Substance Abuse Services	2.76	26
Domestic Violence Services (e.g., counseling)	3.00	25
Homeless Services	3.21	25
Emancipated Youth (aging out of foster care)	2.72	26
HIV/AIDS Services	2.50	23
Other	3.50	3

Notes:

(a) "Number of responses" does not count questions which were left unanswered by the participant. Completed responses were used to calculate "average level of need."

Sources: BAE, 2009.

As another consideration, participants noted that while the existing network of public and private agencies already provides a broad range of services, many segments of the community lack effective access to these programs. For example, undocumented residents often avoid service providers out of concern for their immigration status. Language barriers (including for American Sign Language) must also be addressed to ease access to services. Youth, particularly at-risk youth, can also encounter unique barriers when trying to access services. For example, youth may face difficulty using services aimed at families or older adults (e.g., mental health services). Transportation also arose as a concern, particularly for seniors, the disabled, and lower-income individuals who do not have a car. As regional transit agencies suffer cut backs, alternative options such as Outreach become particularly important in gaining access to local services. Centralization of services at facilities like community centers also helps individuals access multiple programs simultaneously.

Finally, participants stated that more outreach and publicizing of existing services is necessary to let the community know about these programs. For example, one participant noted that many residents are unaware that the Council on Aging of Silicon Valley publishes the Senior Service Directory, a useful resource required by the Older Americans Act. Participants also reported that the County's 2-

1-1 service, while an important tool, often provides out of date or incomplete information, and should be improved.

Economic Development

CDBG funds may be used for local economic development activities that promote job growth, particularly among low- and moderate-income persons. These activities may prove especially critical in the current recession, given local unemployment rates. The California Employment Development Department (EDD) reports a 12.0 percent unemployment rate for Santa Clara County in August 2009, the highest among the nine-county San Francisco Bay Area. As a basis of comparison, California as a whole had a 12.1 percent unemployment rate as of August 2009.

As a symptom of high unemployment and the recession, Consolidated Plan workshop participants noted that many local business districts suffer from high vacancies. They stated the need for small business development, mentoring, and loan programs to help alleviate this issue, and offer local entrepreneurs a chance to lease space at more affordable rates during the down market. While this need was stated at the countywide workshops, it was not reiterated at the local forum where participants noted significantly increased demand for programs providing basic needs (food, healthcare, rental assistance) to persons who were unemployed and their households.

Participants also expressed an interest in vocational programs that build basic job skills and train workers, especially youth, to enter growth industries, like the clean technology sector. One participant also highlighted the value of programs that train child care providers. In response to this need, the City has historically supported NOVA's activities. NOVA provides job seekers résumé and job search assistance, assessment, and referrals to specialized training and educational programs. NOVA also has specific programs that catering to youth, veterans, and other special needs populations.

Community Facilities and Infrastructure

Jurisdictions may use CDBG funds for the development of community facilities and infrastructure projects that benefit low- and moderate-income persons. This section discusses the need for these items in Mountain View.

Parks. The City of Mountain View 2008 Parks and Open Space Plan, provides a comprehensive review of open space needs in the City of Mountain View and provides a long-term vision to guide decisions related to park and open space resources. There are approximately 972 acres of park and open space land in Mountain View, divided among 17 mini-parks (two undeveloped), 13 neighborhood/school parks, five neighborhood parks not associated with school sites, two community parks, and one regional park. Mountain View has a long-standing policy of developing cooperative agreements with the school districts to allow use of school open space as neighborhood

parks. Approximately 44 percent of the City's total urban park and open space resources, excluding the 778 acres of regional parkland, are located in school district owned sites.

The 2001 update of the City's Parks and Open Space Plan established three acres per 1,000 residents as a reasonable standard for open space in the City. Based on the City's existing parks and a 2009 population of 74,762, Mountain View currently has a ratio of 13 acres per 1,000 residents, well in excess of the standard.

The 2008 Plan divides the City into ten "Planning Areas" and assesses the park and open space needs of each area. Based on the results of this assessment, the Rengstorff area had the highest need for open space (based on acres per 1,000 residents), followed by the San Antonio, Sylvan-Dale area, Whisman, Central, Stierlin, Thompson, Miramonte, Grant, and North Bayshore areas.⁵⁶ Although the Plan identifies some areas as being more in need of open space than others, the Plan concludes that all the planning areas could benefit from additional park and open space resources. As such, the Plan aims to be intentionally flexible so that actions can be implemented as opportunities for new open space arise. With this approach in mind, the City is aiming to begin construction on the West Dana/Mariposa Park, a 0.62-acre property purchased by the City in 2007. The City hopes to initiate and complete construction of this facility in the 2010-2015 Consolidated Plan period.

Streets, Sidewalks, and Infrastructure. The City maintains an annual Capital Improvement Plan (CIP) that identifies infrastructure improvements designated for funding during the fiscal year. In recent years, the CIP has been significantly impacted by the City's fiscal challenges, leading to the need to amend, reprioritize, and/or delay implementation of particular projects. Nonetheless, the CIP continues to fund all annual and periodic "non-discretionary" projects to preserve prior investments in infrastructure and facilities.

The City's capital projects primarily draw on a number of dedicated funds, including the CIP Reserve Fund, Construction/Conveyance Tax Fund, Shoreline Community Fund, and can also be funded through the City's CDBG grants. The City may support a number of capital projects over the 2010-2015 Consolidated Plan period. The following is a list of currently eligible projects. This list may change with shifts in eligible areas due to new Census 2010 and American Community Survey data.

Improvements within eligible areas:

- California/Escuela traffic signal modifications
- West Dana Street improvements (curb, gutter sidewalk) between Pettis and the park site
- Cross culverts removal and storm drain improvements within the eligible areas

⁵⁶ Appendix 3 of the City of Mountain View Parks and Open Space Plan, 2008.

- Middlefield Road median island curb replacement and landscaping improvements
- Stevens Creek Trail improvements - North Side Access from Middlefield Road
- Rengstorff Park and Neighborhood access and walkability improvements
- New boiler for the Rengstorff Pool
- Renovation of medians on San Antonio Road from California Street to El Camino Real
- California Street medians from San Antonio Road to Showers Drive
- Possible improvement to the church property purchased by the City on Escuela Avenue

Citywide American Disability Act (ADA) improvements:

- Citywide piecemeal sidewalk replacement for ADA compliance
- Installation of ADA curb ramps within eligible areas
- Renovation of Cuesta Tennis Center locker rooms to comply with ADA guidelines
- Assisted Listening Device system for the Mountain View Center for Performing Arts

5 Five-Year Strategic Plan

The Strategic Plan section of the Consolidated Plan serves as a blueprint for addressing the needs identified in the Housing and Community Development Needs Assessment. The Strategic Plan establishes a work plan with goals and strategies to guide the allocation of entitlement grant funds and the implementation of HUD programs over the next five years.

The goals and strategies listed in the Five-Year Strategic Plan are based on and coincide with the policies, programs, and objectives described in the City of Mountain View's Housing Element, currently being updated. The goals and strategies also reflect input from community stakeholders, service providers in the area, and staff. Section 3 outlines the Citizen Participation process used to solicit input into the Consolidated Plan.

The Goals and Programs within the Strategic Plan are organized into four categories:

- Housing Needs
- Homeless Needs
- Non-Homeless Special Needs Housing
- Non-Housing Community Development Needs

In addition, per HUD requirements, the Strategic Plan addresses how the City works with the local public housing authorities, are mitigating barriers to affordable housing, address poverty, and coordinate with public and private sector on community development efforts.

5.1 Developing Goals and Priority Actions

In developing Strategic Plan goals and associated actions that the City will undertake, multiple factors were considered, including:

- Input from local and countywide community needs meetings;
- The findings from the Consolidated Plan's Housing and Homelessness Needs Assessment;
- Current market conditions as described in the Housing Market Analysis (see Section 4);
- The severity of needs among all groups and subgroups, including the relative need between varying income groups;
- Current housing stock;
- Likely available funding over the next five-year period for various housing and community development activities; and
- The priorities identified in the City's Housing Element.

5.2 Goals and Actions

Goal #1: Support affordable housing for lower-income and special needs households

Need: In Mountain View, the average market rate rent far exceeds the maximum affordable rent for very low- and extremely low-income households, and ownership housing is largely unaffordable to lower-income buyers. Moreover, the current economic recession and unemployment further exacerbate affordability concerns for many households.

Actions

- 1A Encourage the creation of rental housing units affordable to extremely low- and very low-income households through new construction or acquisition/rehabilitation activities, especially for large families, the frail elderly, and the disabled.
- 1B Participate in the preservation of existing rental housing units affordable to extremely low-, very low- and low-income households by funding rehabilitation activities that will extend the life of the property and providing support for the purchase or extension of affordable housing covenants.
- 1C Support homebuyer assistance programs for low- and moderate-income households.
- 1D Coordinate with non-profit agencies, housing developers, and other jurisdictions on regional approaches to provide and maintain housing for special needs households, such as persons with physical or mental disabilities, victims of domestic violence, and youth transitioning from foster care.
- 1E Use CDBG and HOME funds combined with local housing funds to minimize or eliminate barriers to affordable housing production.
- 1F Whenever possible, spend at least half of the City's CDBG and HOME grants to provide housing for lower-income households, homeless persons and other households with special needs.

Goal #2: Support activities to end homelessness

Need: According to the 2009 Santa Clara County Homeless Census, 7,086 people self-declared homelessness on January 26-27, 2009, meaning that they reported either sleeping in a place not fit for human habitation, or in emergency or transitional housing for homeless people. Within Mountain View, 76 homeless individuals were counted during the two day period. Although the 2009

Homeless Census reports a decrease in homeless individuals since 2007, local service providers report that they have seen an increase in clients seeking assistance as a result of the recession and unemployment.

Actions

- 2A Participate in the creation of new transitional and supportive housing facilities to address homelessness through regional collaboration and cooperation with non-profit agencies, housing developers and other jurisdictions
- 2B Continue to support existing transitional housing facilities that provide services and a continuum of care to homeless persons, runaway youth, youth transitioning out of foster care, and families
- 2C Continue to support programs that prevent people from becoming homeless, such as short-term emergency shelter and emergency rental assistance programs
- 2D Continue to provide funding and support for programs and services to homeless persons and families and those at-risk of becoming homeless

Goal #3: Support activities that provide basic needs to lower income households and special needs populations

Need: Lower-income households and special needs populations require a multi-faceted network of services to address basic needs such as food, clothing, health, and shelter, as well as other services to sustain lower-income persons. As the recession and unemployment have exacerbated demand for all types of services, reduced funding from the State and private sources has impacted service delivery. Therefore, continued support from local jurisdictions via CDBG and other sources has become more vital.

- 3A Continue to fund a variety of public service programs that help lower-income households meet basic needs, such as programs providing emergency assistance, food/meals, healthcare, and support services for the disabled and seniors.
- 3B Continue to fund a Home Repair and Home Access Program that assists low income homeowners and disabled persons with home repairs and modifications that make their units accessible and enable them to remain in their residences.
- 3C Assist in the creation or maintenance of regional public facilities that serve disabled or special needs households and groups

Goal #4: Support programs and activities that eliminate blight and/or strengthen neighborhoods

Need: The need for ongoing maintenance and upgrades to local and regional public facilities, such as parks, community centers, youth and senior centers, sidewalks and landscaping, recreation facilities, and others was expressed during the 2010-15 Consolidated Plan local and countywide needs meetings, as well as by City staff.

In addition to these infrastructure needs, approximately 95 rental units occupied by extremely low-, low-, and moderate-income households may contain lead-based paint (LBP) in Mountain View. However, homes with lead-based paint do not necessarily pose a health hazard, if the property is in good condition and the paint well-maintained. In fact, there has been a relatively low incidence of lead poisoning among Santa Clara County children. In Santa Clara County in 2006, there were only 65 confirmed cases of elevated blood lead levels among children, accounting for 20 percent of all confirmed cases in the Bay Area that year.

Actions

- 4A Make improvements to streets, sidewalks, and other public infrastructure and public facilities to remove accessibility barriers and enhance neighborhoods
- 4B Preserve, maintain, and make accessible existing parks and open space facilities; and, when possible, increase park and open space facilities to address the needs of areas deficient in open space
- 4C Support lead abatement activities in low income households and areas
- 4D Increase and expand public outreach efforts to inform the community about available programs and services for low income households, including groups with language, technology, or cultural barriers.

Goal #5: Promote fair housing choice

Need: Fair housing represents an ongoing concern in Santa Clara County. Interviews with local service providers indicate that many homeseekers and landlords are unaware of federal and State fair housing laws. Countywide between 2004 and 2008, an average of 56 complaints were filed annually to the California Department of Fair Employment and Housing (DFEH). Fifty-four complaints were reported through August 30, 2009. Mountain View had a relatively small share of this total, with two to six complaints filed annually between 2004 and 2008. Four of the 54 countywide complaints

filed to DFEH in 2009 originated in Mountain View. The City also funds fair housing counseling, education and enforcement on a local level. Locally, there were 98 complaints filed during the last Consolidated Plan period through December 2009. About 70% of the local complaints alleged unfair treatment toward families and persons with disabilities seeking reasonable accommodations.

Actions

- 5A Perform ongoing fair housing outreach and education
- 5B Support fair housing investigation, audits, counseling and enforcement
- 5C Continue to participate in the countywide fair housing task force in order to improve the provision of fair housing services on a regional basis
- 5D Update the local Analysis of Impediments to Fair Housing Choice and report on its implementation as necessary

Goal #6: Expand economic opportunities for low-income households

Need: The California Employment Development Department (EDD) reports a 12 percent unemployment rate for Santa Clara County in August 2009, the highest among the nine-county San Francisco Bay Area. Participants at the local and countywide needs meetings noted the need for small business enhancement programs that could help local entrepreneurs establish and maintain their businesses, particularly during difficult economic periods. Participants also expressed the need for vocational programs targeted to youth that build basic job skills and programs that retrain older workers. The CDBG criteria for developing programs targeted to lower income businesses may limit the number of establishments that would qualify for assistance. These types of economic activities are often best addressed at a county or regional scale, given the relative scarcity of funding resources at the local level.

Actions

- 6A Support local employment development and workforce training activities for lower-income households
- 6B Research possible business preservation and enhancement programs that could assist low income business owners whose establishments are located in eligible areas of the City.

Goal # 7: Promote environmental sustainability

Need: With energy efficiency, water conservation, and greenhouse gas reduction all growing policy

concerns, the City must further efforts to support environmentally-sustainable residential development, particularly for the existing affordable housing rental stock for which reserves and ability to finance such improvements may be limited. Moreover, public facilities that serve lower-income and special needs households should be upgraded to improve their energy and water efficiency.

Actions

- 7A Encourage and fund energy-efficiency improvements and modifications for existing subsidized rental housing units serving extremely low, very low and low income households
- 7B Encourage and fund energy-efficiency improvements for eligible public facilities and infrastructure

5.3 Housing Authority

This section describes how the City works with the local housing authorities, and how the Housing Authority of the County of Santa Clara (HACSC) is expanding its services to address local needs throughout the County, including Mountain View.

The Housing Authority of the County of Santa Clara (HACSC) has been selected by HUD to participate in the Moving to Work (MTW) demonstration program. In February 2008, HUD signed a 10-year MTW Agreement with HACSC.

The three major goals for the MTW program are to (1) increase cost effectiveness in housing program operations, (2) promote participants' economic self-sufficiency, and (3) expand participants' housing options. MTW agencies are able to pursue these goals through an agreement with HUD that gives them budget flexibility and the authorization to develop policies that are outside the limitations of certain HUD regulations and the Housing Act of 1937.

As part of the MTW program, the HACSC prepares an Annual Plan to establish local goals and objectives, and to present MTW activities along with related performance measures. The Plan also introduces long term activities to be implemented during the demonstration period. Some of the specific MTW activities proposed for the second year of the program (FY 09-10), applicable to Section 8 Voucher holders and HACSC-managed properties in Mountain View include:

- Changing the Project-based Voucher program to ease program implementation and expand housing choices and
- Assisting over-income families residing at HACSC-owned properties that will combine Project Based Vouchers with tax credits.

As a long-term vision under the MTW Demonstration, the HACSC seek to:

- Achieve a range of operational efficiencies in housing management;
- Augment the Section 8 Program to enhance the cost-effectiveness of assistance and to expand the impact of the program;
- Enhance services to promote participant self-sufficiency;
- Pursue housing development, rehabilitation and neighborhood revitalization activities that help address a chronic undersupply of affordable housing in the region.

To assist lower-income families' transition to homeownership, the HACSC also operates the Section 8 Homeownership Program. This initiative provides monthly assistance that may be used by eligible Housing Choice Voucher participants to help pay a home mortgage instead of rent. Participants are responsible for obtaining financing and finding an appropriate home to purchase.

5.4 Barriers to Affordable Housing

As outlined in Section 4.8, governmental and non-governmental constraints may act as barriers to affordable housing. Governmental constraints may include land use policies governed by local general plans and zoning ordinances. The largest non-governmental constraints are market-related factors, such as land and construction costs and the accessibility of financing. In response to these issues, the Consolidated Plan includes a number of goals and associated strategies.

First, with regard to local land use controls that may pose a barrier to affordable housing, the City of Mountain View Housing Element contains multiple programs to address this issue. The Housing Element is one of seven State-mandated elements of a jurisdiction's General Plan and establishes a comprehensive, long-term plan to address housing needs. Updated every five to seven years, the Housing Element is a jurisdiction's primary policy document regarding the development, rehabilitation, and preservation of housing for all economic segments of the population. Per State Housing Element law, the document must:

- Analyze the potential constraints to production;
- Outline a community's housing production objectives;
- List policies and implementation programs to achieve local housing goals;
- Examine the need for housing resources in a community, focusing in particular on special needs populations;
- Identify adequate sites for the production of housing serving various income levels; and
- Evaluate the Housing Element for consistency with other components of the General Plan.

In terms of non-governmental barriers to affordable housing, the City of Mountain View also addresses the supply of available land through its Housing Element. As stated above, the document must identify and/or zone adequate space to construct each jurisdiction's regionally-allocated fair

share of housing. Other non-governmental barriers – land costs, construction costs, the lack of financing options in today’s credit market, and the public perception of affordable housing – are further addressed through Consolidated Plan Goal #1 and its associated actions.

5.5 Anti-Poverty Strategy

Countywide, approximately six percent of households had incomes below the poverty level in 2009. The poverty rate was slightly lower in the City of Mountain View, with four percent of households living below the poverty line in 2009.

Mountain View, along with other jurisdictions in Santa Clara County, employs a multi-tiered anti-poverty strategy, addressing the issue at a local and county level. First, each of the goals and programs above helps address poverty directly or indirectly. As noted by community meeting participants, households require assistance across a spectrum of needs (i.e., housing, health, nutrition, transportation, etc.) to lift themselves out of poverty.

To augment these efforts, the City of Mountain View is preparing an Economic Development Element as part of its ongoing General Plan update. The Element will include goals and policies that address the maintenance, expansion, and attraction of employers to the City.

As a broader-based economic development resource, the North Valley Job Training Consortium (NOVA) is a nonprofit, federally funded employment and training agency that provides workforce development services. NOVA collaborates with local businesses, educators, and job seekers to build the knowledge and skills needed to address the workforce needs of Silicon Valley. NOVA is directed by the NOVA Workforce Board which works on behalf of a seven-city consortium composed of the cities of Mountain View, Cupertino, Los Altos, Milpitas, Palo Alto, Santa Clara, and Sunnyvale. Though the majority of job seekers served through NOVA are laid off workers, affected by the downsizing or closure of their companies, NOVA also helps job seekers with special needs, such as homeless veterans, disabled workers, welfare recipients, teen parents, and older workers.

Employment assistance is also provided to lower-income households through the Family Self-Sufficiency Program, operated by the HACSC. The Program provides coordination and access to job training and other services for participants of the Housing Choice Voucher Program who are trying to become self-sufficient. Participants are required to seek and maintain employment or attend school or job training. As participants increase earned income, and as a result, pay more for their portion of the rent, HUD matches the rent increase with money in an escrow account, which is then awarded to participants who successfully complete the program. Escrow monies are often used as a down payment on a home.

As another countywide anti-poverty initiative, the *First Steps to Cutting Poverty in Half by 2020* report for Santa Clara County includes an Action Plan to reduce the number of households below the Self-Sufficiency Standard. The Action Plan addresses the need and goals associated with food, housing, health care, education, and income. The Action Plan was prepared by Step Up Silicon Valley, a community-based initiative that includes community-based organizations, the public sector (including the cities of Palo Alto, Santa Clara, and San José, and the County of Santa Clara), faith communities and businesses, and is part of the national Campaign to Reduce Poverty in America.

In addition, in 2009, Sacred Heart Community Service (SHCS), the Santa Clara County Community Action Agency, received funding under the Community Service Block Grant (CSBG) program to provide a broad range of anti-poverty services including financial training and individual development accounts, family services, emergency assistance loans, job search assistance, and essential services (i.e., food, shelter, and clothing).

5.6 Institutional Structure

Both the public and private sector play vital roles in addressing the needs identified in this Consolidated Plan.

On the public side, the City of Mountain View serves as the funnel for federal grant funds, allocating these monies to local service organizations according to the Consolidated Plan, local Housing Elements, and other guiding policy documents. Local jurisdictions rely heavily on these federal funds to drive much of their community development activities.

The City also impacts local housing conditions through its own policies and programs. These include programs that generate community development funds (see Section 2.3), Redevelopment Agency activities, and the City's General Plan and Specific Plans. Each of these tools allows the City to leverage private sector activity to address its affordable housing and community development goals. For example, with the City's inclusionary housing program helps to generate funds for affordable units via in-lieu fees on market rate residential development. As a challenge, the ongoing economic recession has slowed private sector development activity.

The Housing Authority of the County of Santa Clara also contributes to the local community development institutional structure. HACSC provides public housing and rental assistance for low-income families, seniors, and persons with disabilities in the County. HACSC also administers and manages the public housing program for the City of San José Housing Authority through an agreement between both agencies. In total, HACSC manages nine public housing developments with 555 units. HACSC reports a waitlist of approximately 4,000 households for the two family

developments located in San José. Additionally, the HACSC senior and disabled projects have waitlists ranging from 200 to 500 individuals. Given this backlog in demand, HACSC will likely play a relatively modest role in addressing the need for affordable housing as the County's population continues to expand.

Historically, the State of California has also played a major role in generating affordable housing funds that builders and local jurisdictions can access. However, more recently, the State's weak fiscal condition has led to uncertainty of future bond financing, a major strategy for raising affordable housing funds. In the face of California's budget concerns, this constraint will likely remain in effect during some or all of the 2010-2015 Consolidated Plan cycle.

On the private sector side, market rate developers will be the primary source of new housing in Mountain View. The City supports private production by guiding developers through the entitlement process, applying design guidelines and zoning requirements to assure successful projects, and assisting developers in addressing community concerns about projects. Again, however, private development activity has slowed considerably in the current recession.

Affordable housing developers and service providers also serve a vital role in addressing community development need. These groups typically serve the neediest populations. Unfortunately, participants at the Community Workshops report that many of these groups operate at or above capacity and cannot expand their service to meet the need. A loss of CDBG funds, therefore, could represent a potentially significant gap in the service delivery system. The City will continue to support these groups to the extent possible and as long as funding exists. The City will also back these groups' efforts to secure funding from other sources, including the State and federal government, as well as private foundations and donors.

Within this community development institutional structure, lenders serve as the source of debt that supports both market rate and affordable housing development, as well as individual home purchases. However, in response to the economic recession, lenders have tightened credit requirements, making it more difficult for developers and potential buyers to access loans.

As a particularly salient concern related to financing, the value of low-income housing tax credits (LIHTC) has fallen in tandem with the economy. With this loss in tax credit equity, developers are forced to turn to the State and local agencies for greater subsidies. Unfortunately, uncertainty around State and local finances and the expiration of programs funded by State housing bonds limits funds from these sources as well. To help address this issue, the American Recovery and Reinvestment Act of 2009 (ARRA), provides funding for various housing programs, including the CDBG and the Tax Credit Assistance Program.

5.7 Coordination

In addition to the collaborative efforts described in the two sections above, the City and other community development organizations in the County coordinate on other initiatives.

First, the City participates in a countywide collaborative of CDBG funded jurisdictions and the County of Santa Clara. Quarterly meetings are held to discuss joint projects and to identify future opportunities for coordination and cooperation.

Second, as a coordinated effort to address homelessness in the County, the Santa Clara County Collaborative on Housing and Homelessness brings together governmental agencies, homeless service and shelter providers, homeless persons, housing advocates, and affordable housing developers. The Collaborative prepares the Countywide Homelessness Continuum of Care Plan, which seeks to create a comprehensive and coordinated system of affordable housing and supportive services for the prevention, reduction, and eventual end of homelessness. The Plan provides a common guide for the County, Cities, service providers, the faith community, the business sector, philanthropy, and the broader community in addressing local housing and services needs for the homeless.

Destination: Home is another countywide collaborative effort addressing regional homeless needs. Destination: Home is task force charged with implementing the recommendations of the 2007 Blue Ribbon Commission on Ending Chronic Homelessness and Solving the Affordable Housing Crisis in Santa Clara County.

In addition, the Countywide Fair Housing Task Force includes representatives from Entitlement Jurisdictions, fair housing providers, legal service providers, and other community service providers. Since its inception, the Task Force has implemented a calendar of countywide fair housing events and sponsors public information meetings, including Accessibility Training, First-Time Homebuyer training, and Predatory Lending training.

Lastly, the Santa Clara County Entitlement Jurisdictions, including the City of Mountain View, have collaborated on preparing their Consolidated Plans and Analyses of Impediments to Fair Housing Choice. This coordinated effort allows the jurisdictions to evaluate and plan for community development needs on a more regional basis. It recognizes that while different parts of the County have unique concerns, many of these issues span jurisdictional borders and should be addressed more holistically. The document also serves as a resource for local practitioners and service providers looking to understand community development needs throughout Santa Clara County. Finally, this collaborative approach allows the Entitlement Jurisdictions to use their resources for preparing a Consolidated Plan more cost-effectively.

5.8 Resources for Housing and Community Development Activities

In addition to the CDBG and HOME federal entitlement grants described in Section 2.2, there are other federal, state, and local resources for housing and community development activities. These resources are described below.

Other Federal Grant Programs

In addition to the entitlement grants listed above, the federal government has several other funding programs for community development and affordable housing activities. These include the Section 8 Rental Assistance program, Section 202, Section 811, the Affordable Housing Program (AHP) through the Federal Home Loan Bank, and others. As recent additions to the array of federal sources, the Housing & Economic Recovery Act (HERA) and the American Recovery and Reinvestment Act (ARRA) also contribute a broad array of community development funds. It should be noted that in most cases, the City of Mountain View would not be the applicant for these funding sources. Many of these programs offer assistance to affordable housing developers rather than local jurisdictions.

State Housing and Community Development Sources

In California, the Department of Housing and Community Development (HCD) and the California Housing Finance Agency (CalHFA) administer a variety of statewide public affordable housing programs that offer assistance to nonprofit affordable housing developers. Examples of HCD's programs include the Multifamily Housing Program (MHP), Affordable Housing Innovation Fund (AHIF), Building Equity and Growth in Neighborhoods Program (BEGIN), CalHOME, and the Serna Farmworker Housing Grant Program. Many HCD programs have historically been funded by one-time State bond issuances, and, as such, are subject to limited availability of funding. CalHFA offers multiple mortgage loan programs, downpayment assistance programs, and funding for the construction, acquisition, and rehabilitation of affordable ownership units. The State also administers the Low Income Housing Tax Credit (LIHTC) program, a widely used financing source for affordable housing projects. As with the other federal grant programs discussed above, the City of Mountain View would not apply for these funding sources. Rather, local affordable housing developers could apply for funding through these programs for particular developments in Mountain View.

The County of Santa Clara also receives Mental Health Services Act (MHSA) funds from the State for housing. Currently, \$19.2 million is on reserve at the State level to support the development of housing for homeless mentally ill in the County, including projects in Mountain View.

County and Local Housing and Community Development Sources

There are a variety of local and countywide resources that support housing and community development programs. Some of these programs offer assistance to local affordable housing developers and community organizations while others provide assistance directly to individuals. These resources are discussed below:

Below Market Rate Housing In-Lieu Fees. Mountain View's Below Market Rate (BMR) Housing Ordinance requires that developers set aside 10 percent of all new housing units for low- and moderate-income persons or pay an in-lieu fee. The in-lieu fee revenue collected by the City is used to build new affordable housing and support other affordable housing programs.

Housing Impact Fee. Mountain View collects a housing impact fee on a per square foot basis from new office, industrial, hotel, and retail developments in the City. These funds support affordable housing projects and programs in Mountain View.

Redevelopment Housing Set-Aside Funds. California Community Redevelopment Law requires redevelopment agencies (RDAs) to set aside 20 percent of tax increment revenue in redevelopment project areas for affordable housing activities.

The Housing Trust of Santa Clara County. This non-profit organization combines private and public funds to support affordable housing activities in the County, including assistance to developers and homebuyers. The Housing Trust of Santa Clara County is among the largest housing trusts in the nation building special needs and affordable housing and assisting first-time homebuyers. Since 2001, the Trust has invested over \$32 million and leveraged over \$1 billion to create more than 7,600 housing opportunities through the following programs:

- **First Time Homebuyer Program**
Total Invested: \$14 million
Total Leveraged: \$681 million
New Homeowners Created: 2,000
- **Developer Loan Program**
Total Invested: \$8 million
Total Leveraged: \$731 million
Affordable Homes Created: 2,900
- **Homelessness Prevention Program**
Total Invested: \$10 million
Families and Individuals Assisted with Housing: 3,000

Mortgage Credit Certificates (MCC). The federal government allows homeowners to claim a federal income tax deduction equal to the amount of interest paid each year on a home loan. This

itemized deduction only reduces the amount of taxable income. Through an MCC, a homeowners' deduction can be converted into a federal income tax credit for qualified first-time homebuyers. This credit actually reduces the household's tax payments on a dollar for dollar basis, with a maximum credit equal to 10 to 20 percent of the annual interest paid on the borrower's mortgage. Mortgage credit certificates in Santa Clara County are issued by the County directly to eligible homeowners.

Stanford Affordable Housing Fund. The County of Santa Clara also maintains this affordable housing fund intended to benefit very low- and extremely low-income households. As of December 2009, the Fund balance was approximately \$8 million. The County distributes the funds through a Notice of Funding Availability process and has assisted developers in creating 91 extremely low- and very low-income units.

5.9 Strategic Plan Tables

This section contains the HUD-required tables for the Five-Year Strategic Plan. These include:

- Table 5.1 (HUD Table 1B): Special Needs (Non-Homeless) Populations
- Table 5.2 (HUD Table 1C): Summary of Specific Housing/Community Development Objectives
- Table 5.3 (HUD Table 2A): Priority Housing Needs/Investment Plan
- Table 5.4 (HUD Table 2B): Non-Housing Community Development Needs
- Table 5.5 (HUD Table 2C): Priority Community Development Needs

Table 5.1 (HUD Table 1B): Special Needs (Non-Homeless) Populations

Special Needs Sub-Population	Priority Need Level (a)	Unmet Need (Persons)	Dollars to Address Unmet Need	Goals (Service Units)
Elderly	High	1,680 (b)	\$2,660,000	1,200
Frail Elderly	Medium	200 (c)	\$440,000	86
Severe Mental Illness	Medium	342 (d)	\$1,150,000	0
Developmentally Disabled	Medium	332 (e)	\$1,100,000	174
Physically Disabled	Medium	237 (f)	\$790,000	125
Persons w/ Alcohol/Other Drug Addictions	Medium	380 (g)	\$630,000	10
Persons with HIV/AIDS	Low	19 (h)	\$30,000	0
Victims of Domestic Violence	Medium	190 (i)	\$480,000	155
Totals		3,380	7,280,000	1,750

Notes:

(a) Based on historic need in jurisdiction and input from Consolidated Plan Workshops and Community Forum

(b) Based on estimated number of elderly households with a housing problem in jurisdiction, according to data from 2000 Census and 2009 Claritas. Excludes frail elderly. Housing problem includes overpaying for housing, living in an overcrowded situation, or living in a unit that lacks complete kitchen or plumbing facilities.

(c) Based on same methodology as (b), multiplied by % of County seniors with self-care disability, per 2000 Census.

(d) Based on estimated adult local residents that are low-income with a housing problem, multiplied by % of adult population with severe mental illness, per 2000 Census and National Institute of Mental Health.

(e) Based on estimated adult local residents that are low-income with a housing problem, multiplied by % of County adult population with mental disability, per 2000 Census.

(f) Based on estimated adult local residents that are low-income with a housing problem, multiplied by % of County adult population with physical disability, per 2000 Census. Excludes frail elderly.

(g) Based on local share of countywide admissions to treatment facilities in 2003.

(h) Based on estimated adult local residents that are low-income with a housing problem, multiplied by % of County residents living with HIV/AIDS, per 2000 Census and CA Dept. of Health Services.

(i) Estimate based on 2003 report from Public Health Department of Santa Clara County.

Source: US Census, CHAS Datasets, 2000; Claritas, 2009; CA Dept of Health Services, 2009; National Institute of Mental Health, 1993; Santa Clara County Department of Drug and Alcohol Services; Santa Clara County Department of Public Health, 2003; BAE, 2009.

Table 5.2 (HUD Table 1C): Summary of Five Year Housing/Community Development Objectives

Actions		Performance Measure	Five-Year Goal	2010-11 Activity	Completion Date
	Goal #1: Support affordable housing for lower-income and special needs households				
1A	Encourage the creation of rental housing units affordable to extremely low and very low income households through new construction or acquisition/rehabilitation activities, especially for large families, the frail elderly, and the disabled	LMH	150 Units	Downtown Family Rental Project- 51 units affordable to very low and low income households	Dec-12
1B	Participate in the preservation of existing rental housing units affordable to extremely low, very low and low income households by funding rehabilitation activities that will extend the life of the property and providing support for the purchase or extension of affordable housing covenants	LMH	400 Units	San Veron, Maryce Freelen, and Fountains Apartments-230 units affordable to low and very low income households	Jun-12
1C	Support homebuyer assistance programs for low and moderate income households	LMH	4 Lower Income Homebuyers	Help promote the Mortgage Credit Certificate Program and the Housing Trust of Santa Clara County's homebuyers programs, which benefit lower income homebuyers	Jun-11
1D	Coordinate with non-profit agencies, housing developers, and other jurisdictions on regional approaches to provide and maintain housing for special needs households, such as persons with physical or mental disabilities, victims of domestic violence, and youth transitioning from foster care	LMH	Meet regularly with members of the Santa Clara County CDBG Coordinators group to identify projects for consideration and possible City funding	Attend quarterly meetings held by the CDBG Coordinators group, in addition to meeting with non-profit agencies and developers to identify possible projects that could be implemented in future years. There were no projects identified for funding for Fiscal Year 2010-11	Jun-11
1E	Use CDBG and HOME funds combined with local housing funds to minimize or eliminate barriers to affordable housing production	LMH	Use CDBG and HOME funds in combination with other funding sources to provide financial subsidies to developers for at least two affordable housing projects	Refer to 1A above	Jun-11
1F	Whenever possible, spend at least half of the City's CDBG and HOME grants to provide housing for lower income households, homeless persons and other households with special needs	LMH	Annual expenditure of at least half of the CDBG and HOME funds on housing activities for lower income, homeless, and special needs persons	With the exception of administration and some public service funding, all of the CDBG and HOME funds in Fiscal Year 2010-11 will be spent on housing activities	Jun-11
	Goal #2: Support activities to end homelessness				
2A	Participate in the creation of new transitional and supportive housing facilities to address homelessness through regional collaboration and cooperation with non-profit agencies, housing developers and other jurisdictions	LMH	Meet regularly with members of the Santa Clara County CDBG Coordinators group to identify projects for consideration and possible City funding	Attend quarterly meetings held by the CDBG Coordinators group, in addition to meeting with non-profit agencies and developers to identify possible projects that could be implemented in future years. There were no projects identified for funding for Fiscal Year 2010-11	Jun-11

Actions		Performance Measure	Five-Year Goal	2010-11 Activity	Completion Date
2B	Continue to support existing transitional housing facilities that provide services and a continuum of care to homeless persons, runaway youth, youth transitioning out of foster care, and families	LMC	Provide funding to maintain local and regional transitional housing facilities	No agency or entity applied for Fiscal Year 2010-11 funding to maintain transitional housing facilities.	N/A
2C	Continue to support programs that prevent people from becoming homeless, such as short-term emergency shelter and emergency rental assistance programs	LMC	Provide 75 homeless persons with 2,500 shelter days; Provide 75 households at risk of homelessness with emergency rental assistance; and Assist in funding one new regional homeless shelter	Provide 15 homeless persons with 500 shelter days and provide 15 households at risk of homelessness with emergency rental assistance	Jun-11
2D	Continue to provide funding and support for programs and services to homeless persons and families and those at-risk of becoming homeless	LMC	Provide funding for housing and employment referrals, mental health and substance abuse counseling, and other support services to 750 homeless persons or persons at risk of becoming homeless	Provide funding for housing and employment referrals, mental health and substance abuse counseling, and other support services to 200 homeless persons or persons at risk of becoming homeless	Jun-11
	Goal #3: Support activities that provide basic needs to lower income households and special needs populations				
3A	Continue to fund a variety of public service programs that help lower income households meet basic needs, such as programs providing emergency assistance, food/meals, healthcare, and support services for the disabled and seniors	LMC	Provide funding for emergency assistance, food/meals, healthcare, and support services for the disabled and seniors, and other basic needs to 20,000 persons	Provide funding for emergency assistance to 3,000 households, meals and support services to 500 seniors and disabled persons, and healthcare to 2,000 persons (Total = 5,500 persons)	Jun-11
3B	Continue to fund a Home Repair and Home Access Program that assists low income homeowners and disabled persons with home repairs and modifications that make their units accessible and enable them to remain in their residences	LMH	Improve and or perform accessibility modifications for 75 units occupied by lower income households	Improve and or perform accessibility modifications to 15 units occupied by lower income households	Jun-11
3C	Assist in the creation or maintenance of regional public facilities that serve disabled or special needs households and groups	LMC	Provide funding for new or upgrades to existing regional public facilities that provide services to special needs or disabled Mountain View residents.	None	N/A
	Goal #4: Support programs and activities that eliminate blight and/or strengthen neighborhoods				
4A	Make improvements to streets, sidewalks, and other public infrastructure and public facilities to remove accessibility barriers and enhance neighborhoods	LMA and Citywide for removal of accessibility barriers	Provide funding for a minimum of six street and sidewalk improvement projects that will be compliant with ADA standards	None	N/A
4B	Preserve, maintain, and make accessible existing parks and open space facilities; and, when possible, increase park and open space facilities to address the needs of areas deficient in open space	LMA	Provide funding for acquisition of park land and improvements in eligible areas	None	N/A

Actions		Performance Measure	Five-Year Goal	2010-11 Activity	Completion Date
4C	Support lead abatement activities in low income households and areas	LMC	This activity is performed in conjunction with Actions 1A-B and 3B above.	This activity is performed in conjunction with Actions 1A-B and 3B above.	N/A
4D	Increase and expand public outreach efforts to inform the community about available programs and services for low income households, including groups with language, technology, or cultural barriers	LMC	1) Identify resources for creating new and improving existing multi-lingual and informative materials for educating the public on available services and programs; 2) Enhance the City's Housing and Neighborhood Division's website by incorporating information on available programs and services; and 3) Assist in the distribution of the materials	1) Identify resources for creating new and improving existing multi-lingual and informative materials for educating the public on available services and programs and 2) Where possible place handouts and materials for distribution in designated City facilities	Jun-11
	Goal #5: Promote Fair Housing Choice				
5A	Perform ongoing fair housing outreach and education	LMC	Provide funding for 35 outreach activities	Provide funding toward seven outreach activities: 1) two workshops and seminars held throughout the County, 2) the preparation of four fair housing related articles and newsletters; and 3) the distribution of bilingual fair housing materials to landlords and rental property owners.	Jun-11
5B	Continue to support fair housing investigation, audits, counseling and enforcement	LMC	Provide funding to address fair housing complaints and perform 10 audits and 30 consultations	Provide funding to address fair housing complaints and perform two audits and six consultations	Jun-11
5C	Continue to participate In a countywide fair housing task force in order to improve the provision of fair housing services on a regional basis		Maintain a presence at the quarterly meetings and participate in associated activities	Attend a minimum of two quarterly fair housing meetings and help distribute fair housing education and referral materials in Mountain View	Jun-11
5D	Update the local Analysis of Impediments to Fair Housing Choice (AI) and report on its implementation as necessary		Complete the AI prior to the onset of the 2010-15 Consolidated Plan cycle	Implement actions to reduce or eliminate barriers to fair housing choice on an ongoing basis	Jun-11
	Goal #6: Expand economic opportunities for low-income households				Jun-11
6A	Support local employment development and workforce training activities for lower income households	LMC	NOVA, a local non-profit agency provides employment counseling and job resources and referrals for approximately 400 Mountain View residents over a five-year period	NOVA to serve 80 Mountain View clients	Jun-11
6B	Research possible business preservation and enhancement programs that could assist low income business owners whose establishments are located in eligible areas of the City.	LMA	Review and possibly implement programs or activities that assist low income businesses in spurring economic activity or remaining operational	Work with Census 2010 data, once it is available to identify eligible areas and perform a site inventory of businesses within those areas	Jun-11

Actions		Performance Measure	Five-Year Goal	2010-11 Activity	Completion Date
	Goal #7: Encourage Environmental Sustainability				
7A	Encourage and fund energy-efficiency improvements and modifications for existing subsidized rental housing units serving extremely low, very low and low income households	LMH	Fund energy efficiency improvements for 400 subsidized units that serve extremely low, very low and low income households	Fund energy efficiency improvements at San Veron, Maryce Freelen, and Fountains Apartment complexes-230 units affordable to low and very low income households	Jun-12
7B	Encourage and fund energy-efficiency improvements for eligible public facilities and infrastructure	LMA	Fund energy efficiency improvements for at least two public facilities	None	N/A
	HUD Codes		Availability/Accessibility	Affordability	Sustainability
	LMH-Low/Mod Housing	Decent Housing	DH-1	DH-2	DH-3
	LMC-Low/Mod Client	Suitable Living Environment	SL-1	SL-2	SL-3
	LMA-Low/Mod Area	Economic Opportunity	EO-1	EO-2	EO-3

Table 5.3 (HUD Table 2A): Priority Housing Needs/Investment Plan

Production of New Units for Unmet Need

RENTERS

	Small Households			Large Households (b)			Elderly Households			All Other Households		
	Priority	Unmet Need (a)	Goal	Priority	Unmet Need (a)	Goal	Priority	Unmet Need (a)	Goal	Priority	Unmet Need (a)	Goal
0-30% AMI	High	435	10	High	275	20	High	424	15	Medium	45	10
31-50% AMI	High	684	17	High	272	20	High	254	10	Medium	20	5
51-80% AMI	Medium	514	13	High	223	20	Medium	90	5	Low	25	5
Totals		1633	40		770	60		768	30		90	20

OWNERS

	All Households		
	Priority	Unmet Need (a)	Goal
0-30% AMI	Low	511	0
31-50% AMI	Low	446	0
51-80% AMI	Low	247	4

Section 215 Goals 50

Notes:

(a) Based on households with housing problem, as reported by CHAS Data, Census, 2000.

(b) Note that Large Households may actually represent the greatest number of persons served, as each household has at least 5 persons, per HUD definition.

Sources: SOCDs CHAS Data, 2009; BAE, 2009.

Priority Housing Needs Over the Five-Year Period

		5-Yr Goal	Year 1 Goal	Year 2 Goal	Year 3 Goal	Year 4 Goal	Year 5 Goal
CDBG	Funding Source						
Production of new units	CDBG/HOME	150					
Acquisition of Land/New Construction			50		50		50
Acquisition and Rehabilitation of existing properties				50		50	
Rehabilitation of existing rental units	CDBG/HOME	400					
Rehabilitation of existing owner units	CDBG	75	15	15	15	15	15
Homebuyer assistance	HOME/Mortgage Credit Certificate/Housing Trust of Santa Clara County					2	2

Table 5.4 (HUD Table 2B): Non-Housing Community Development Needs

	Priority Need Level	Dollars to Address Need	Performance Measure	5-Yr Five- Year Goal
Infrastructure and Public Facilities - Eligible Areas				
Construction of new parks and recreation facilities	Medium	\$2,000,000	Parks and Recreation Facilities	2
Senior Centers	Low	\$100,000	Improvements	1
Facilities that serve disabled persons	High	\$100,000	Improvements	1
Youth Centers	High	\$250,000	Improvements	0
Childcare Centers	High	\$50,000	Improvements	0
Non-Residential Historic Preservation	Low	\$0	N/A	0
Homeless Facilities	High	\$250,000	New Construction and Improvements	1
Traffic Signal modifications	Low	\$0	N/A	N/A
Sidewalk repair and replacement	High	\$100,000	Improvements	2
Street and median improvements	High	\$100,000	Improvements	2
Cross culvert removal and storm drain improvements	Low	\$0	Improvements	N/A
Landscaping and recreation trail improvements	Medium	\$50,000	Improvements	1
Pedestrian safety improvements	High	\$100,000	Improvements	2
Improvements and upgrades to existing public facilities, including energy efficiency improvements	High	\$100,000	Improvements	1
Improvements to neighborhood amenities and community infrastructure	Medium	\$50,000	Improvements	1
Infrastructure and Public Facilities - Citywide				
Citywide piecemeal sidewalk replacement for ADA compliance	High	\$100,000	Improvements	2
Renovation of public facilities to comply with ADA guidelines	High	\$50,000	Improvements	1
Replacement of permanent public fixtures for ADA compliance	High	\$50,000	Improvements	2
Public Services				
Senior Services	High	\$200,000	Clients	2200
Handicapped Services	High	\$100,000	Clients	300
Youth Services	High	\$50,000	Clients	100
Child Care Services	Low	\$10,000	Clients	N/A
Transportation Services	Low	\$0	N/A	N/A
Substance Abuse Services	Low	\$10,000	Clients	10
Health Services	High	\$250,000	Clients	10,000
Lead Hazard Abatement Activities	Low	\$10,000	Pamphlet Distribution	200
Crime Awareness	Low	\$0	N/A	N/A
Fair Housing Activities	High	\$150,000	Clients/Outreach activities	90/35
Tenant Landlord Counseling	Low	\$0	Clients	N/A
Emergency Assistance	High	\$250,000	Clients	10,000
Economic Development Planning				
Employment Training and Placement Programs (NOVA)	High	\$150,000	Clients	400
Business Enhancement Activities	Medium	\$100,000	Inventory of Eligible Businesses and Assistance	Inventory Completion

6 One-Year Action Plan

This one year Action Plan describes the eligible activities that the City of Mountain View intends to undertake in fiscal year 2010/11 to address the needs and implement the strategies identified in the adopted Consolidated Plan for the period July 1, 2010 to June 30, 2015. It describes the activities that the jurisdiction will fund with the Department of Housing and Urban Development (HUD) entitlement grant funds in fiscal year 2010/11 to address priority housing and non-housing community development needs and to affirmatively further fair housing choice.

6.1 Community Development Resources

Entitlement Grant Funding

The City receives CDBG funds as an entitlement grant through HUD. In fiscal year 2010/11, the City will have available to allocate an estimated \$840,000 in CDBG and \$1.1 million in HOME funds to eligible activities that address the needs identified in the Consolidated Plan. This funding includes program income and prior year carryovers.

County and Local Housing and Community Development Sources

The City has access to a variety of local and countywide resources, as outlined below:

Below Market Rate Housing Program In-Lieu Fees, Jobs-Housing Linkage Fees and Housing Set Aside Funds. Mountain View requires developers to reserve a percentage of units for lower-income households or pay an in-lieu fee. In addition, the City collects a Housing Impact Fee from new office, industrial, hotel, and retail developments. The City uses the BMR in-lieu and Housing Impact fees and its CDBG, HOME, and Redevelopment Housing Set-Aside funds to subsidize affordable housing programs and developments serving lower-income households.

The Housing Trust of Santa Clara County (Trust). This non-profit organization combines private and public funds to support affordable housing activities in the County, including assistance to developers and homebuyers. Since fiscal year 2001-02, the City has funded the Trust annually or every other year. To date the City has given the Trust \$1.2 million and approximately \$1.3 million has returned to Mountain View in the form of first time homebuyer loans and bridge and construction loans for the San Antonio Place efficiency studios and Paulson Park Apartments (formerly Central Park Apartments). The developer of the downtown family affordable housing project may also apply for Trust funding.

6.2 Geographic Distribution

Figure 4.3 in Section 4 of this Consolidated Plan illustrates the income-eligible areas for CDBG activities during the 2010/2011 fiscal year. The CDBG program defines low-income concentration as any block group with 51 percent or more of residents earn 80 percent of MFI or less. For jurisdictions that do not have any areas meeting this definition, the highest quartile of all areas in the City in terms of degree of concentration is used. For Mountain View, block groups with at least 38.2 percent lower-income residents are considered as having a concentration of lower-income residents.

As shown, there are nine tracts or portions of a tract in the City have 38.2 percent of lower-income households based on 2000 Census data. These tracts are located in the northwestern and northeastern portions of the City. It should be noted that the boundaries for low-income areas may change when data from the 2010 Census and refined data from the American Community Survey is released.

6.3 Community Participation

The community outreach and planning for the 2010/2011 Action Plan was conducted in tandem with the Consolidated Plan process. As outlined in Section 3 of the Consolidated Plan, throughout September 2009, the Santa Clara County Entitlement Jurisdictions hosted three Consolidated Plan workshops to engage the public and local stakeholders in the planning process. The Workshops were held in Sunnyvale, San José, and Morgan Hill, to encompass northern, central, and southern Santa Clara County. A total of 103 individuals participated in the Workshops.

As another method of soliciting input, Workshop participants and stakeholders outside of the Workshops also completed an informal survey that assessed local community development needs. Although these surveys are not meant to be a rigorous quantitative assessment of need, they do offer a general perspective on community development concerns and priorities. A total of 63 surveys were received, including 31 from the North County workshop covering Mountain View.

On November 5, 2009, the City's Human Relations Commission held a Consolidated Plan Forum where residents, local service providers, and other stakeholders identified and commented on needs within the community. Ten participants attended the Forum. Participants noted increased demand for basic needs (meals, rental assistance, healthcare), in addition to assistance for the physically and mentally disabled and services for the elderly.

The City of Mountain View is currently updating its Housing Element, in tandem with the City General Plan. The 2010-2015 Consolidated Plan builds upon these documents, and incorporates the community input that was received through those planning processes. Please refer to Section 3.2 of the Consolidated Plan for additional detail on this outreach process.

6.4 Housing Needs

This section outlines five-year and one-year goals for the City of Mountain View's Consolidated Plan and Action Plan. Additional detail is provided in Table 6.2 (HUD Table 2C) .

Goal #1: Assist in the creation and preservation of affordable housing for lower-income and special needs households

Actions

- 1A Encourage the creation of rental housing units affordable to extremely low- and very low-income households through new construction or acquisition/rehabilitation activities, especially for large families, the frail elderly, and the disabled.
- **5-Year Goal:** 150 units
 - **2010-11 Activity:** Downtown Family Rental Project- 51 units affordable to very low and low income households
- 1B Participate in the preservation of existing rental housing units affordable to extremely low-, very low- and low-income households by funding rehabilitation activities that will extend the life of the property and providing support for the purchase or extension of affordable housing covenants.
- **5-Year Goal:** 400 units
 - **2010-11 Activity:** San Veron, Maryce Freelen, and Fountains Apartments - 230 units affordable to low and very low income households
- 1C Support homebuyer assistance programs for low- and moderate-income households.
- **5-Year Goal:** 4 low-income homebuyers
 - **2010-11 Activity:** Help promote the Mortgage Credit Certificate Program and the Housing Trust of Santa Clara County's homebuyers programs, which benefit lower-income homebuyers
- 1D Coordinate with non-profit agencies, housing developers, and other jurisdictions on regional approaches to provide and maintain housing for special needs households, such as persons with physical or mental disabilities, victims of domestic violence, and youth transitioning from foster care.
- **5-Year Goal:** Meet regularly with members of the Santa Clara County CDBG

- Coordinators group to identify projects for consideration and possible City funding
 - **2010-11 Activity:** Attend quarterly meetings held by the CDBG Coordinators group, in addition to meeting with non-profit agencies and developers to identify possible projects that could be implemented in future years. There were no projects identified for funding for Fiscal Year 2010-11.
- 1E Use CDBG and HOME funds combined with local housing funds to minimize or eliminate barriers to affordable housing production.
 - **5-Year Goal:** Use CDBG and HOME funds in combination with other funding sources to provide financial subsidies to developers for at least two affordable housing projects
 - **2010-11 Activity:** Refer to 1A above
- 1F Whenever possible, spend at least half of the City's CDBG and HOME grants to provide housing for lower-income households, homeless persons and other households with special needs.
 - **5-Year Goal:** Annual expenditure of at least half of the CDBG and HOME funds on housing activities for lower income, homeless, and special needs persons
 - **2010-11 Activity:** With the exception of administration and some public service funding, all of the CDBG and HOME funds in Fiscal Year 2010-11 will be spent on housing activities

Goal #2: Support activities to end homelessness

Actions

- 2A Participate in the creation of new transitional and supportive housing facilities to address homelessness through regional collaboration and cooperation with non-profit agencies, housing developers and other jurisdictions
 - **5-Year Goal:** Meet regularly with members of the Santa Clara County CDBG Coordinators group to identify projects for consideration and possible City funding
 - **2010-11 Activity:** Attend quarterly meetings held by the CDBG Coordinators group, in addition to meeting with non-profit agencies and developers to identify possible projects that could be implemented in future years. There were no projects identified for funding for Fiscal Year 2010-11.
- 2B Continue to support existing transitional housing facilities that provide services and a

continuum of care to homeless persons, runaway youth, youth transitioning out of foster care, and families

- **5-Year Goal:** Provide funding to maintain local and regional transitional housing facilities
- **2010-11 Activity:** No agency or entity applied for Fiscal Year 2010-11 funding to maintain transitional housing facilities

2C Continue to support programs that prevent people from becoming homeless, such as short-term emergency shelter and emergency rental assistance programs

- **5-Year Goal:** 1) Provide 75 homeless persons with 2,500 shelter days; 2) Provide 75 households at risk of homelessness with emergency rental assistance; 3) Assist in funding one new regional homeless shelter
- **2010-11 Activity:** Provide 15 homeless persons with 500 shelter days and provide 15 households at risk of homelessness with emergency rental assistance

2D Continue to provide funding and support for programs and services to homeless persons and families and those at-risk of becoming homeless

- **5-Year Goal:** Provide funding for housing and employment referrals, mental health and substance abuse counseling, and other support services to 750 homeless persons or persons at risk of becoming homeless
- **2010-11 Activity:** Provide funding for housing and employment referrals, mental health and substance abuse counseling, and other support services to 200 homeless persons or persons at risk of becoming homeless

Goal #3: Support activities that provide basic needs to lower income households and special needs populations.

Actions

3A Continue to fund a variety of public service programs that help lower-income households meet basic needs, such as programs providing emergency assistance, food/meals, healthcare, and support services for the disabled and seniors.

- **5-Year Goal:** Provide funding for emergency assistance, food/meals, healthcare, and support services for the disabled and seniors, and other basic needs to 20,000 persons
- **2010-11 Activity:** Provide funding for emergency assistance to 3,000 households, meals

and support services to 500 seniors and disabled persons, and healthcare to 2,000 persons (Total = 5,500 persons)

3B Continue to fund a Home Repair and Home Access Program that assists low income homeowners and disabled persons with home repairs and modifications that make their units accessible and enable them to remain in their residences.

- **5-Year Goal:** Improve and or perform accessibility modifications for 75 units occupied by lower income households
- **2010-11 Activity:** Improve and or perform accessibility modifications to 15 units occupied by lower income households

3C Assist in the creation or maintenance of regional public facilities that serve disabled or special needs households and groups

- **5-Year Goal:** Fund new or make improvements to at least two existing regional public facilities that provide services to special needs or disabled Mountain View residents
- **2010-11 Activity:** None

Goal #4: Support programs and activities that eliminate blight and/or strengthen neighborhoods

4A Make improvements to streets, sidewalks, and other public infrastructure and public facilities to remove accessibility barriers and enhance neighborhoods

- **5-Year Goal:** Undertake a minimum of six street and sidewalk improvement projects that will be compliant with ADA standards
- **2010-11 Activity:** None

4B Preserve, maintain, and make accessible existing parks and open space facilities; and, when possible, increase park and open space facilities to address the needs of areas deficient in open space

- **5-Year Goal:** Assist in implementing the Park Master Plan, providing funding for acquisition of park land and improvements in eligible areas
- **2010-11 Activity:** None

4C Support lead abatement activities in low income households and areas

- **5-Year Goal:** This activity is performed in conjunction with Actions 1A-B and 3B above
- **2010-11 Activity:** This activity is performed in conjunction with Actions 1A-B and 3B above

4D Increase and expand public outreach efforts to inform the community about available programs and services for low income households, including groups with language, technology, or cultural barriers.

- **5-Year Goal:** 1) Identify resources for creating new and improving existing multi-lingual and informative materials for educating the public on available services and programs; 2) Enhance the City's Housing and Neighborhood Division's website by incorporating information on available programs and services; and 3) Assist in the distribution of the materials
- **2010-11 Activity:** 1) Identify resources for creating new and improving existing multi-lingual and informative materials for educating the public on available services and programs and 2) Where possible place handouts and materials for distribution in designated City facilities

Goal #5: Promote fair housing choice

Action

5A Perform ongoing fair housing outreach and education

- **5-Year Goal:** Provide funding for 35 outreach activities
- **2010-11 Activity:** Provide funding toward seven outreach activities: 1) two workshops and seminars held throughout the County, 2) the preparation of four fair housing related articles and newsletters; and 3) the distribution of bilingual fair housing materials to landlords and rental property owners

5B Support fair housing investigation, audits, counseling and enforcement

- **5-Year Goal:** Provide funding to address fair housing complaints and perform 10 audits and 30 consultations
- **2010-11 Activity:** Provide funding to address fair housing complaints and perform two audits and six consultations

5C Continue to participate in the countywide fair housing task force in order to improve the

provision of fair housing services on a regional basis

- **5-Year Goal:** Maintain a presence at the quarterly meetings and participate in associated activities
- **2010-11 Activity:** Attend a minimum of two quarterly fair housing meetings and help distribute fair housing education and referral materials in Mountain View

5D Update the local Analysis of Impediments to Fair Housing Choice and report on its implementation as necessary

- **5-Year Goal:** Complete the AI prior to the onset of the 2010-15 Consolidated Plan cycle
- **2010-11 Activity:** Implement actions to reduce or eliminate barriers to fair housing choice on an ongoing basis

Goal #6: Expand economic opportunities for low-income households

Actions

6A Support local employment development and workforce training activities for lower-income households

- **5-Year Goal:** NOVA, a local non-profit agency provides employment counseling and job resources and referrals for approximately 400 Mountain View residents
- **2010-11 Activity:** NOVA to serve 80 Mountain View clients

6B Research possible business preservation and enhancement programs that could assist low income business owners whose establishments are located in eligible areas of the City.

- **5-Year Goal:** Review and possibly implement programs or activities that assist low income businesses in spurring economic activity or remaining operational
- **2010-11 Activity:** Work with Census 2010 data and refined American Community Survey data, once it is available, to identify eligible areas and perform a site inventory of businesses within those areas

Goal # 7: Promote environmental sustainability

Actions

7A Encourage and fund energy-efficiency improvements and modifications for existing

subsidized rental housing units serving extremely low, very low and low income households

- **5-Year Goal:** Fund energy efficiency improvements for 400 subsidized units that serve extremely low, very low and low income households
- **2010-11 Activity:** Fund energy efficiency improvements at San Veron, Maryce Freelen, and Fountains Apartment complexes - 230 units affordable to low and very low income households

7B Encourage and fund energy-efficiency improvements for eligible public facilities and infrastructure

- **5-Year Goal:** Fund energy efficiency improvements for at least two public facilities
- **2010-11 Activity:** None

6.5 Action Plan Tables

This section contains the HUD-required tables for the One-Year Action Plan. These include:

- Table 6.1 (HUD Table 3A): Summary of Specific Annual Objectives
- Table 6.2 (HUD Table 3B): Annual Affordable Housing Completion Goals
- Table 6.3 (HUD Table 3C): Consolidated Plan Listing of Projects

Table 6.1 (HUD Table 3A): Summary of Specific Annual Objectives

Actions		Performance Measure	Five-Year Goal	Proposed 2010-11 Activity	HUD Outcome/ Objective	Proposed Completion Date
	<i>Goal #1: Support affordable housing for lower-income and special needs households</i>					
1A	Encourage the creation of rental housing units affordable to extremely low and very low income households through new construction or acquisition/rehabilitation activities, especially for large families, the frail elderly, and the disabled	LMH	150 Units	Downtown Family Rental Project- 51 units affordable to very low and low income households	DH-2	Dec-12
1B	Participate in the preservation of existing rental housing units affordable to extremely low, very low and low income households by funding rehabilitation activities that will extend the life of the property and providing support for the purchase or extension of affordable housing covenants	LMH	400 Units	San Veron, Maryce Freelen, and Fountains Apartments- 230 units affordable to low and very low income households	DH-3	Jun-12
1C	Support homebuyer assistance programs for low and moderate income households	LMH	4 Lower Income Homebuyers	Help promote the Mortgage Credit Certificate Program and the Housing Trust of Santa Clara County's homebuyers programs, which benefit lower income homebuyers	DH-2	Jun-11

Actions		Performance Measure	Five-Year Goal	Proposed 2010-11 Activity	HUD Outcome/ Objective	Proposed Completion Date
1D	Coordinate with non-profit agencies, housing developers, and other jurisdictions on regional approaches to provide and maintain housing for special needs households, such as persons with physical or mental disabilities, victims of domestic violence, and youth transitioning from foster care	LMH	Meet regularly with members of the Santa Clara County CDBG Coordinators group to identify projects for consideration and possible City funding	Attend quarterly meetings held by the CDBG Coordinators group, in addition to meeting with non-profit agencies and developers to identify possible projects that could be implemented in future years. There were no projects identified for funding for Fiscal Year 2010-11	DH-2	Jun-11
1E	Use CDBG and HOME funds combined with local housing funds to minimize or eliminate barriers to affordable housing production	LMH	Use CDBG and HOME funds in combination with other funding sources to provide financial subsidies to developers for at least two affordable housing projects	Refer to 1A above	DH-3	Jun-11
1F	Whenever possible, spend at least half of the City's CDBG and HOME grants to provide housing for lower income households, homeless persons and other households with special needs	LMH	Annual expenditure of at least half of the CDBG and HOME funds on housing activities for lower income, homeless, and special needs persons	With the exception of administration and some public service funding, all of the CDBG and HOME funds in Fiscal Year 2010-11 will be spent on housing activities	DH-1, DH-2, and DH-3	Jun-11

Actions		Performance Measure	Five-Year Goal	Proposed 2010-11 Activity	HUD Outcome/ Objective	Proposed Completion Date
	Goal #2: Support activities to end homelessness					
2A	Participate in the creation of new transitional and supportive housing facilities to address homelessness through regional collaboration and cooperation with non-profit agencies, housing developers and other jurisdictions	LMH	Meet regularly with members of the Santa Clara County CDBG Coordinators group to identify projects for consideration and possible City funding	Attend quarterly meetings held by the CDBG Coordinators group, in addition to meeting with non-profit agencies and developers to identify possible projects that could be implemented in future years. There were no projects identified for funding for Fiscal Year 2010-11	DH-1	Jun-11
2B	Continue to support existing transitional housing facilities that provide services and a continuum of care to homeless persons, runaway youth, youth transitioning out of foster care, and families	LMC	Provide funding to maintain local and regional transitional housing facilities	No agency or entity applied for Fiscal Year 2010-11 funding to maintain transitional housing facilities.	DH-1	N/A
2C	Continue to support programs that prevent people from becoming homeless, such as short-term emergency shelter and emergency rental assistance programs	LMC	Provide 75 homeless persons with 2,500 shelter days; Provide 75 households at risk of homelessness with emergency rental assistance; and Assist in funding one new regional homeless shelter	Provide 15 homeless persons with 500 shelter days and provide 15 households at risk of homelessness with emergency rental assistance	DH-1	Jun-11
2D	Continue to provide funding and support for programs and services to homeless persons and families and those at-risk of becoming homeless	LMC	Provide funding for housing and employment referrals, mental health and substance abuse counseling, and other support services to 750 homeless persons or persons at risk of becoming homeless	Provide funding for housing and employment referrals, mental health and substance abuse counseling, and other support services to 200 homeless persons or persons at risk of becoming homeless	SL-1	Jun-11

Actions		Performance Measure	Five-Year Goal	Proposed 2010-11 Activity	HUD Outcome/ Objective	Proposed Completion Date
	<i>Goal #3: Support activities that provide basic services to lower income households and special needs populations</i>					
3A	Continue to fund a variety of public service programs that help lower income households meet basic needs, such as programs providing emergency assistance, food/meals, healthcare, and support services for the disabled and seniors	LMC	Provide funding for emergency assistance, food/meals, healthcare, and support services for the disabled and seniors, and other basic needs to 20,000 persons	Provide funding for emergency assistance to 3,000 households, meals and support services to 500 seniors and disabled persons, and healthcare to 2,000 persons (Total = 5,500 persons)	SL-3	Jun-11
3B	Continue to fund a Home Repair and Home Access Program that assists low income homeowners and disabled persons with home repairs and modifications that make their units accessible and enable them to remain in their residences	LMH	Improve and or perform accessibility modifications for 75 units occupied by lower income households	Improve and or perform accessibility modifications to 15 units occupied by lower income households	DH-3	Jun-11
3C	Assist in the creation or maintenance of regional public facilities that serve disabled or special needs households and groups	LMC	Fund new or make improvements to at least two existing regional public facilities that provide services to special needs or disabled Mountain View residents.	None	SL-3	N/A

Actions		Performance Measure	Five-Year Goal	Proposed 2010-11 Activity	HUD Outcome/ Objective	Proposed Completion Date
	<i>Goal #4: Support programs and activities that eliminate blight and/or strengthen neighborhoods</i>					
4A	Make improvements to streets, sidewalks, and other public infrastructure and public facilities to remove accessibility barriers and enhance neighborhoods	LMA and Citywide for removal of accessibility barriers	Undertake a minimum of six street and sidewalk improvement projects that will be compliant with ADA standards	None	SL-1	N/A
4B	Preserve, maintain, and make accessible existing parks and open space facilities; and, when possible, increase park and open space facilities to address the needs of areas deficient in open space	LMA	Assist in implementing the Park Master Plan, providing funding for acquisition of park land and improvements in eligible areas	None	SL-1	N/A
4C	Support lead abatement activities in low income households and areas	LMC	This activity is performed in conjunction with Actions 1A-B and 3B above.	This activity is performed in conjunction with Actions 1A-B and 3B above.	SL-1	N/A

Actions		Performance Measure	Five-Year Goal	Proposed 2010-11 Activity	HUD Outcome/ Objective	Proposed Completion Date
4D	Increase and expand public outreach efforts to inform the community about available programs and services for low income households, including groups with language, technology, or cultural barriers	LMC	1) Identify resources for creating new and improving existing multi-lingual and informative materials for educating the public on available services and programs; 2) Enhance the City's Housing and Neighborhood Division's website by incorporating information on available programs and services; and 3) Assist in the distribution of the materials	1) Identify resources for creating new and improving existing multi-lingual and informative materials for educating the public on available services and programs and 2) Where possible place handouts and materials for distribution in designated City facilities	SL-1	Jun-11
	<i>Goal #5: Promote Fair Housing Choice</i>					
5A	Perform ongoing fair housing outreach and education	LMC	Provide funding for 35 outreach activities	Provide funding toward seven outreach activities: 1) two workshops and seminars held throughout the County, 2) the preparation of four fair housing related articles and newsletters; and 3) the distribution of bilingual fair housing materials to landlords and rental property owners.	SL-1	Jun-11

Actions		Performance Measure	Five-Year Goal	Proposed 2010-11 Activity	HUD Outcome/ Objective	Proposed Completion Date
5B	Continue to support fair housing investigation, audits, counseling and enforcement	LMC	Provide funding to address fair housing complaints and perform 10 audits and 30 consultations	Provide funding to address fair housing complaints and perform two audits and six consultations	SL-1	Jun-11
5C	Continue to participate in a countywide fair housing task force in order to improve the provision of fair housing services on a regional basis		Maintain a presence at the quarterly meetings and participate in associated activities	Attend a minimum of two quarterly fair housing meetings and help distribute fair housing education and referral materials in Mountain View	SL-1	Jun-11
5D	Update the local Analysis of Impediments to Fair Housing Choice (AI) and report on its implementation as necessary		Complete the AI prior to the onset of the 2010-15 Consolidated Plan cycle	Implement actions to reduce or eliminate barriers to fair housing choice on an ongoing basis	SL-1	Jun-11
	Goal #6: Expand economic opportunities for low-income households					Jun-11
6A	Support local employment development and workforce training activities for lower income households	LMC	NOVA, a local non-profit agency provides employment counseling and job resources and referrals for approximately 400 Mountain View residents over a five-year period	NOVA to serve 80 Mountain View clients	EO-1	Jun-11

Actions		Performance Measure	Five-Year Goal	Proposed 2010-11 Activity	HUD Outcome/ Objective	Proposed Completion Date
6B	Research possible business preservation and enhancement programs that could assist low income business owners whose establishments are located in eligible areas of the City.	LMA	Review and possibly implement programs or activities that assist low income businesses in spurring economic activity or remaining operational	Work with Census 2010 data, once it is available to identify eligible areas and perform a site inventory of businesses within those areas	EO-3	Jun-11
	Goal #7: Encourage Environmental Sustainability					
7A	Encourage and fund energy-efficiency improvements and modifications for existing subsidized rental housing units serving extremely low, very low and low income households	LMH	Fund energy efficiency improvements for 400 subsidized units that serve extremely low, very low and low income households	Fund energy efficiency improvements at San Veron, Maryce Freelen, and Fountains Apartment complexes-230 units affordable to low and very low income households	DH-3	Jun-12
7B	Encourage and fund energy-efficiency improvements for eligible public facilities and infrastructure	LMA	Fund energy efficiency improvements for at least two public facilities	None	DH-3	N/A
	HUD Codes					
			Availability/Accessibility	Affordability	Sustainability	
	LMH-Low/Mod Housing	Decent Housing	DH-1	DH-2	DH-3	
	LMC-Low/Mod Client	Suitable Living Environment	SL-1	SL-2	SL-3	
	LMA-Low/Mod Area	Economic Opportunity	EO-1	EO-2	EO-3	

Table 6.2 (HUD Table 3B): Annual Affordable Housing Completion Goals

U.S. Department of Housing and Urban Development - OMB Approval No. 2506-0117 (Exp. 4/30/2011)

Grantee Name:			6.6 Resources used during the period			
Program Year:	Expected Annual Number of Units To Be Completed	Actual Annual Number of Units Completed	CDBG	HOME	ESG	HOPWA
BENEFICIARY GOALS (Sec. 215 Only)						
Homeless households			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-homeless households			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special needs households			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Sec. 215 Beneficiaries*			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RENTAL GOALS (Sec. 215 Only)						
Acquisition of existing units	25		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	25		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Rental	50		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HOME OWNER GOALS (Sec. 215 Only)						
Acquisition of existing units			<input type="checkbox"/>	<input type="checkbox"/>		
Production of new units			<input type="checkbox"/>	<input type="checkbox"/>		
Rehabilitation of existing units			<input type="checkbox"/>	<input type="checkbox"/>		
Homebuyer Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Owner			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
COMBINED RENTAL AND OWNER GOALS (Sec. 215 Only)						
Acquisition of existing units	25		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	25		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Homebuyer Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Combined Total Sec. 215 Goals*	50		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OVERALL HOUSING GOALS (Sec. 215 + Other Affordable Housing)						
Annual Rental Housing Goal	50		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Overall Housing Goal	50		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Table 6.3 (HUD Table 3C): Consolidated Plan Listing of Projects

PENDING COUNCIL APPROVAL ON APRIL 13, 2010

7 Appendix A: Documentation of Public Process

Appendix A.1: CDBG Workshop Attendees, September 23, 2009

September 23, 2009 - Sunnyvale City Hall Council Chambers, 456 West Olive Avenue, Sunnyvale, CA 94086, 3-4:30pm

1	Adam Montgomery	Silicon Valley Association of Realtors
2	Adriana Caldera	Support Network for Battered Women
3	Anna Gonzales	Juvenile Probation, SCC
4	Arely Valeriano	Catholic Charities of Santa Clara County
5	Arthur Schwartz	resident
6	Beatriz Lopez	SALA
7	Beverly Jackson, ED	Rebuilding Together
8	Chana Pederson	CCSC
9	Cindy McCormick	City of Saratoga
10	Cindy Stahl	NOVA
11	Connie Soto	
12	Connie Verceles	City of Sunnyvale, ED Manager
13	Consuelo Collard	The Health Trust
14	David Ramirez	Outreach
15	Demi Yezgi	H& HS Com.
16	Dennis King	Hispanic Chamber of Commerce
17	Desirie Escobar	JPD
18	Diane Shakoor	Community Action Agency
19	Dori Hailu	H & HS Com.
20	Dorothy Heller, Exec. Assistant	Dayworker Center of Mountain View
21	Edith Alams	CDD/Housing
22	Elba Landaverde	Community Svcs. Agency of Mtn. View and Los Altos
23	Eric Anderson	Sunnyvale HHSC
24	Estella Jones, phone 408- 730-5236.	Sunnyvale resident
25	Gerald Hewitt	City of Santa Clara HCD
26	Ginger McClure	Catholic Charities of Santa Clara County
27	Greg Harrick	HUD Region IX
28	Hector Burgos	Habitat Silicon Valley
29	Hilary Barroga, Director of Programs	Emergency Housing Consortium (EHC)
30	Jesus Estrada	Community Action Agency
31	Joan Smithson, Site Manager	Senior Lunch Program
32	JoAnn Cabrera, development coordinator	MayView Community Health Center
33	Kathy Marx	City of Palo Alto
34	Kerry Haywood, ED Moffett Park BTA	Moffett Park BTA
35	Laura Robichek	resident
36	Lynn Morison	the bill wilson center
37	Mark Robichek	resident
38	Matthew Osment- Dir. Strategic Alliances	Inn Vision
39	Nancy Tivol	City of Sunnyvale- resident
40	Patricia Lord	City of Sunnyvale
41	Perla Flores	Community Solutions
42	Pilar Furlong	Red Cross of Silicon Valley
43	Raul and Helen Ledesma	residents
44	Roger Gaw	Sunnyvale Chamber of Commerce
45	Sarah Khan	MAITRI
46	Shamima Hasan, CEO	MayView Community Health Center
47	Stacy Castle	YWCA Silicon Valley
48	Susan Huff	Saratoga Area Senior Coordinator
49	Tom Geary	Second Harvest
50	Tricia Uyeda	West Valley Community Services - Rotating Shelter Program
51	Victor Ruder	Sunnyvale Senior Nutrition
52	Wanda Hale, Development Officer	Catholic Charities of Santa Clara County

Appendix A.2: Notes from North County Visioning Workshop

Community Services	North County
Food and Nutrition Services	Food services needed for all segments of population, including seniors, youth. Need for food services growing with recession.
Family Counseling and Case Management	
Foreclosure Prevention and Housing Counseling	
Disabled Services	
Senior Services and Activities	Case management services must continue and be expanded. Lower income seniors lack funds for all basic needs. Legal services needed. Increased abuse rates during recession. Affordable, quality elder day care needed.
Youth Activities	
At-Risk Youth Services	Need for gang intervention programs. Currently SJ is closest source of programs.
Neglected/Abused Children	
Child Care	Need for affordable, quality care.
Anti-Crime Programs	Neighborhood safety remains a concern in some areas.
Health Services	
Mental Health Services	Needed.
Tenant/Landlord Mediation	Needed, particularly during recession.
Legal Services	Needed for seniors.
Transportation Assistance	Transportation services serving seniors, youth, and others.
Substance Abuse Services	Needed for youth, in particular.
Domestic Violence Services (e.g., counseling)	More prevalent with recession. May rise with predicted release of incarcerated persons. State funding being cut.
Homeless Services	
Emancipated Youth (aging out of foster care)	Demand for housing and services.
HIV/AIDS Services	
Other _____	Interim housing for homeless to help provide access to services. Improved networking between providers. Language translation services needed. Greater publicizing of existing services needed.
Housing	North County
Disabled Access Improvements	Rehabilitation programs for accessibility.
Owner-Occupied Housing Rehabilitation	
Rental Housing Rehabilitation	
Homeownership Assistance	
Affordable Rental Housing	Need for affordable housing for a range of household types, including singles, couples, small and large families. Need for housing to serve households up to 50% of AMI. Ongoing support to affordable housing developers needed.
Housing for Disabled	Need for affordable housing for people with disabilities.
Senior Housing	Need for affordable senior housing.

Housing for Large Families	Affordable units needed.
Housing for Emancipated Youth (aging out of foster care)	
Fair Housing Services	Needed, particularly during recession.
Lead Paint Testing and Abatement	
Energy Efficiency Improvements	Assistance with rehabilitation for energy and water efficiency to lower income households.
Transitional and Supportive Housing	Transitional housing needed for all segments, including youth.
Assistance for Seismic Retrofitting	Assistance to landlords for seismic retrofitting.
Other _____	Temporary financial assistance to households in danger of eviction or foreclosure. Strategies to assist with NIMBY-ism for affordable or multifamily housing. Ongoing protection of mobile home parks as a source of affordable housing. Direct assistance for move-on costs in rental housing. Affordable homeownership through self-help housing projects. Utility assistance for renters. Outreach and coordination of existing resources.
Economic Development	North County
Small Business Loans	Needed to help alleviate downtown vacancies, including in Saratoga, Palo Alto, and Sunnyvale.
Small Business Development and Mentoring	Needed to help alleviate commercial vacancies.
Job Creation/Retention	
Employment or Vocational Training	Youth and bi-lingual services particularly needed. Basic job skills and placement services also necessary.
Building & Façade Improvement	Needed.
Assistance for Seismic Retrofitting	
Other _____	
Community Facilities and Infrastructure	North County
Senior Centers	
Youth Centers	
Child Care Centers	
Parks and Recreation Facilities	Continue to maintain local parks, especially heavily used facilities.
Health Care Facilities	
Homeless Facilities	
Drainage/Flooding Improvements	
Street, Lighting, and Sidewalk Improvements	
Parking Facilities	
Disabled Accessibility Improvements	
Traffic Calming Improvements	
Graffiti and Blight Removal	Graffiti abatement needed.
Other _____	General need to replace aging infrastructure.

Appendix A.3: CDBG Survey Responses, North Santa Clara County, Sept. 2009

	Avg Level of Need (Top 3 highlighted)	Number of Responses (a)
Community Services		
Food and Nutrition Services	2.92	26
Family Counseling and Case Management	3.00	25
Foreclosure Prevention and Housing Counseling	2.71	25
Disabled Services	2.52	26
Senior Activities	2.78	28
Youth Activities	2.81	28
At-Risk Youth Services	3.00	25
Neglected/Abused Children	3.00	23
Child Care	2.88	25
Anti-Crime Programs	2.68	23
Health Services	3.39	24
Mental Health Services	3.22	24
Tenant/Landlord Mediation	2.09	23
Legal Services	2.72	26
Transportation Assistance	2.68	26
Substance Abuse Services	2.76	26
Domestic Violence Services (e.g., counseling)	3.00	25
Homeless Services	3.21	25
Emancipated Youth (aging out of foster care)	2.72	26
HIV/AIDS Services	2.50	23
Other	3.50	3
Housing		
Disabled Access Improvements	2.68	23
Owner-Occupied Housing Rehabilitation	2.32	23
Rental Housing Rehabilitation	2.43	22
Homeownership Assistance	2.55	23
Affordable Rental Housing	3.41	23
Housing for Disabled	2.88	25
Senior Housing	3.00	26
Housing for Large Families	3.14	23
Housing for Emancipated Youth (aging out of foster care)	2.77	23
Fair Housing Services	2.41	23
Lead Paint Testing and Abatement	2.09	24
Energy Efficiency Improvements	2.57	24
Assistance for Seismic Retrofitting	2.17	24
Other	3.33	4
Economic Development		
Small Business Loans	2.43	24
Small Business Development and Mentoring	2.59	23
Job Creation/Retention	3.35	27
Employment or Vocational Training	3.29	25
Building & Façade Improvement	2.05	23
Assistance for Seismic Retrofitting	1.86	22
Other	2.67	4
Community Facilities and Infrastructure		
Senior Centers	3.04	24
Youth Centers	3.08	24
Child Care Centers	2.96	23
Parks and Recreation Facilities	2.43	21
Health Care Facilities	3.04	24
Homeless Facilities	3.13	23
Drainage/Flooding Improvements	2.10	21
Street, Lighting, and Sidewalk Improvements	2.36	22
Parking Facilities	1.83	23
Disabled Accessibility Improvements	2.52	23

Traffic Calming Improvements	2.10	21
Graffiti and Blight Removal	2.14	22
Other _____	NA	0

Notes:

(a) "Number of responses" does not count questions which were left unanswered by the participant.
Completed responses were used to calculate "average level of need."

Sources: BAE, 2009.

Appendix A.3: "Other" Comments

Category	Comment
Community Services	LTC Ombudsman- to protect seniors in nursing homes and assisted living Child Care- SUBSIDIES! We have waitlists between 20 and 50 families per site. We cut it off at some point. But we get calls daily for help.
Housing Infrastructure	Emergency Financial Assistance to prevent eviction for low income families facing temporary problems Energy Efficiency- small business

Sources: BAE, 2009

Appendix A.4: 2010-15 Consolidated Plan Community Forum Comments, November 5, 2009

Speaker	Affiliation	Comment
Vera Sokolova	Resident	Advocated more affordable housing for the disabled. Noted that many disabled persons who are under 55 years of age do not have the income to qualify for existing affordable housing units.
Maureen Wadiak	Community Action Agency	<p>Noted high demand for rental and utility payment assistance from lower income families;</p> <p>Referenced a 63% increase in the number of homeless seeking shelter referrals and support services; and</p> <p>Also stated that demand for senior case management and support services had increased by 19%.</p> <p>Stressed the need for continued support of emergency assistance, services for the homeless, and senior programs that enable clients to live independently.</p>
Henli	Resident	<p>Discussed the need for permanent affordable housing and wrap-around services for persons at-risk of becoming homeless. Referenced the bond funds made available by Proposition 63, which he said created \$20 million to develop affordable housing.</p> <p>Also discussed the need to reduce the stigma associated with low income housing (through community education).</p>
Bob Campbell	Senior Housing Advocate	Talked about the need for affordable senior housing with support services, where no more than 30% of a senior's household income was spent on housing, since many have limited incomes.
Georgia Bacil	Senior Adults Legal Assistance	<p>Referenced the increased demand for legal assistance for low income seniors; stated that low income seniors cannot afford incapacity and end-of-life planning, the cost to address legal issues regarding caretakers and family members, and other services which assist them in living independently.</p> <p>Stated that 28% of the clients requesting services are Extremely Low Income, and stated that continued and increased funding was needed.</p>
Wanda Wong	Abilities United	Cited the need for supportive services and funding for support services for the disabled.
Ben Wong	EHC Lifebuilders, Inc.	Stated that homelessness is increasing for youth, adults, and families. Said continued funding for temporary shelter and support services is needed.
Peter K.	Abilities United	Spoke on behalf of disabled residents. Stated that job skills training and placement for disabled persons was needed.
Miriam	Resident and HRC Commissioner	Said continued funding and support was needed to help buy down/offset the cost of land to encourage affordable housing projects.

Roger Petersen	Resident and HRC Commissioner	<p>Stressed the need for funding accessibility improvements for disabled persons for public streets and facilities and in subsidized housing developments.</p> <p>Also stated that funding programs and services that help seniors to remain in their homes should continue to remain a priority.</p>
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Sources: City of Mountain View, 2009; BAE, 2010.

8 Appendix B: Needs Assessment Data Sources

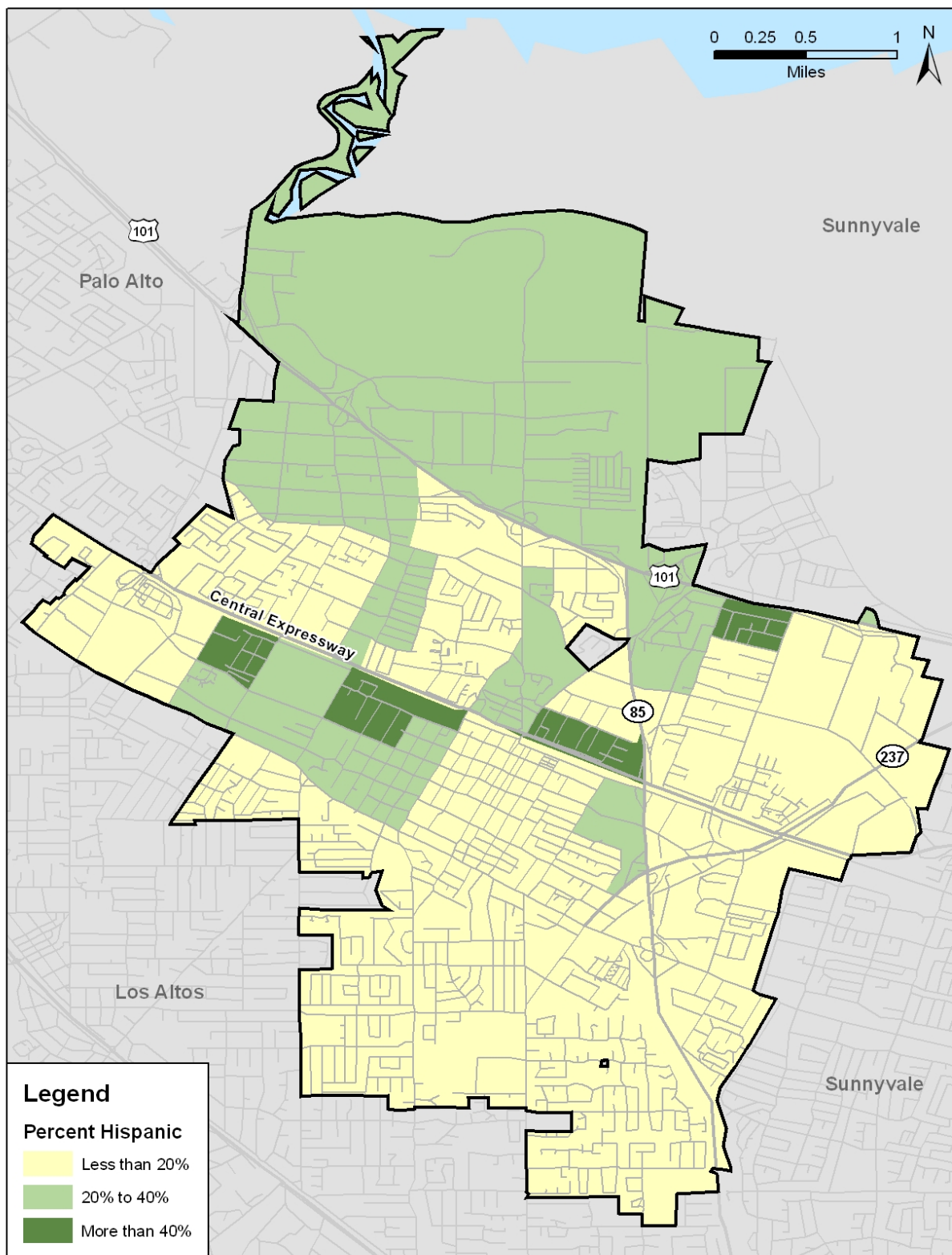
- **Association of Bay Area Governments (ABAG).** ABAG, the regional planning agency for the nine county San Francisco Bay Area, produces population, housing, and employment projections for the cities and counties within its jurisdiction. The projections are updated every two years. BAE used data from the 2009 ABAG Projections in this Needs Assessment.
- **Bay Area Economics (BAE)** – BAE is listed as a source simply to indicate that it is responsible for assembling the table. BAE is not the primary source for any of the data provided in this report. All primary sources are listed in each table.
- **Claritas, Inc.** Claritas is a private data vendor that offers demographic data for thousands of variables for numerous geographies, including cities, counties, and states. Using 2000 U.S. Census data and more current American Community Survey as a benchmark, Claritas provides current year estimates for many demographic characteristics such as household composition, size, and income. This is particularly valuable given the fact that many cities have undergone significant change since the last decennial census was completed over nine years ago. BAE used Claritas data to characterize population and households and to describe housing needs. Current-year demographic data from Claritas can be compared to decennial census data from 1990 and 2000. Claritas does not publish margin of errors for their data.
- **DataQuick Information Systems.** DataQuick is a private data vendor that provides real estate information such as home sales price and sales volume trends. DataQuick also provides individual property records, which includes detailed information on property type, sales date, and sale amount. This information allowed BAE to assess the market sales price of homes sold in the County.
- **RealFacts.** RealFacts, a private data vendor, provides comprehensive information on residential rental markets. Based on surveys of large apartment complexes with 50 or more units, this data includes an inventory analysis as well as quarterly and annual rent and occupancy trends.
- **Santa Clara County Homeless Census and Survey, 2009.** In January 2009, a count of homeless individuals in Santa Clara County was conducted. Concurrently, one-on-one interviews with homeless individuals were completed to create a qualitative profile of the County's homeless population. This report provides detailed information on the size and composition of the homeless population in Santa Clara County.

- **State of California, Department of Finance.** The Department of Finance publishes annual population estimates for the State, counties, and cities, along with information on the number of housing units, vacancies, average household size, and special populations. The Department also produces population forecasts for the State and counties with age, sex, and race/ethnic detail. The demographic data published by the Department of Finance serves as the single official source for State planning and budgeting, informing various appropriation decisions.
- **State of California, Employment Development Department.** The Employment Development Department identifies the largest 25 private-sector employers in each County.
- **USDA Census of Agriculture, 2007.** Every five years the U.S. Department of Agriculture (USDA) publishes a complete count of U.S. farms and ranches and the people who operate them. This data source provides county-level data on the number of permanent and seasonal farmworkers.
- **U.S. Census Bureau.** The Census Bureau collects and disseminates a wide range of data that is useful in assessing demographic conditions and housing needs. These are discussed below.
 - **Decennial Census.** The 2000 Census provides a wide range of population and housing data for the County, region, and State. The decennial Census represents a count of everyone living in the United States every ten years. In 2000, every household received a questionnaire asking for information about sex, age, relationship, Hispanic origin, race, and tenure. In addition, approximately 17 percent of households received a much longer questionnaire which included questions social, economic, and financial characteristics of their household as well as the physical characteristics of their housing unit. Although the last decennial census was conducted nine years ago, it remains the most reliable source for many data points because of the comprehensive nature of the survey.
 - **American Community Survey (ACS).** The U.S. Census Bureau also publishes the ACS, an on-going survey sent to a small sample of the population that provides demographic, social, economic, and housing information for cities and counties every year. However, due to the small sample size, there is a notable margin of error in ACS data, particularly for small- and moderately-sized communities. For this reason, BAE does not utilize ACS data despite the fact that it provides more current information than the 2000 Census.

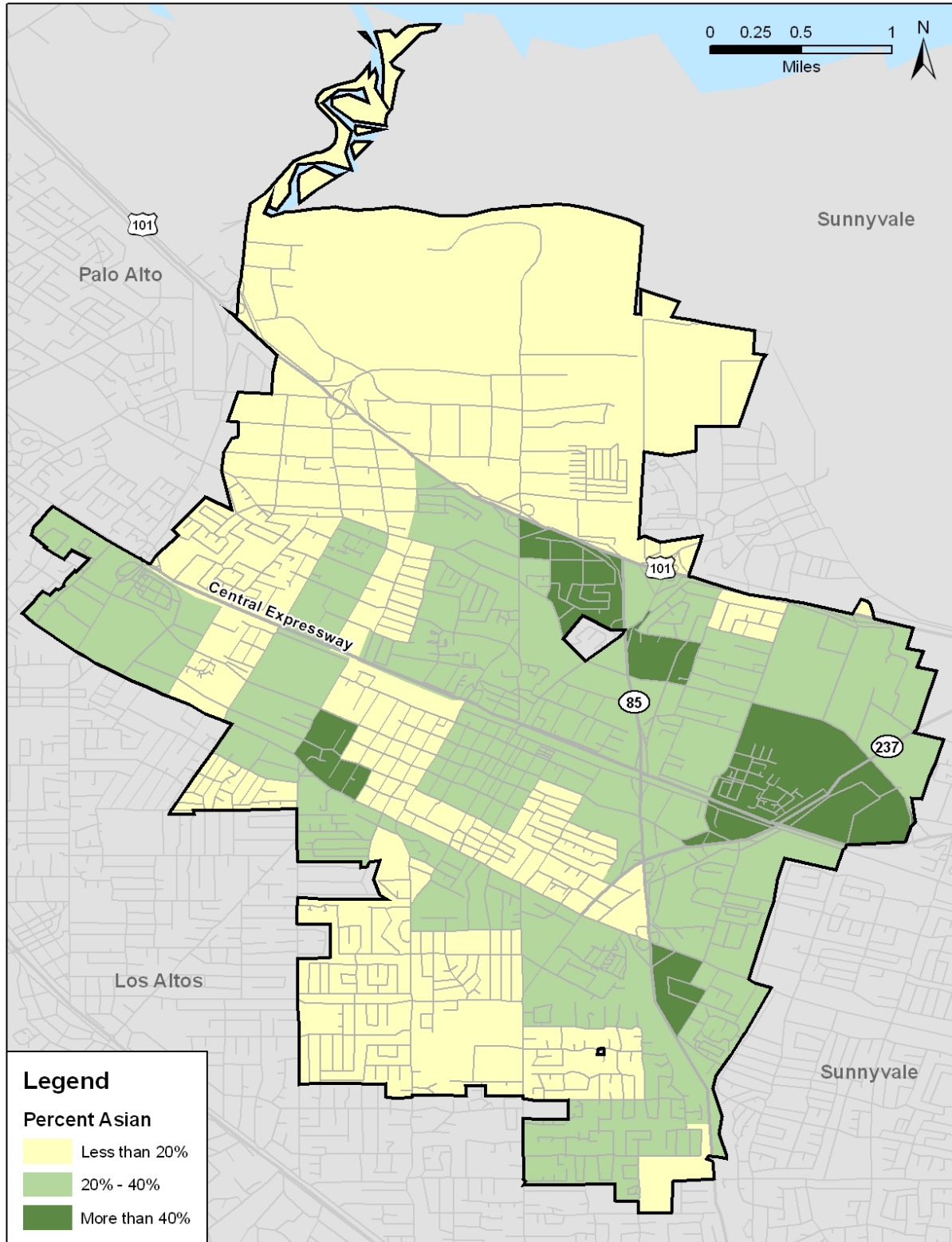
- **Comprehensive Housing Affordability Strategy (CHAS).** CHAS provides special tabulation data from the 2000 Census which shows housing problems for particular populations, including the elderly, low-income households, and large households. This data is used in the assessment of demand for special needs housing.
- **Building Permits.** The Census Bureau provides data on the number of residential building permits issued by cities by building type.

9 Appendix C: Detailed Mapping of Minority Concentration

Appendix C.1: Hispanic Population, Mountain View, 2009



Appendix C.2: Asian Population, Mountain View, 2009



10 Appendix D: Inventory of Services for Special Needs and Homeless Populations

Table E.1: Community Resources and Services, Santa Clara County, 2009 (a)

Agency/Organization	Details
General Outreach Services	
Community Services Agency of Mountain View and Los Altos	Provides emergency assistance in addition to senior and homeless services and programs.
Community Technology Alliance	Provides comprehensive and updated listing of homeless facilities and vacancies in Santa Clara County, including HelpSCC and others.
Contact Cares	Bill Wilson Center provides telephone crisis training for volunteers
Help SCC	Website listing general and subpopulation special needs services.
Homeless Care Force	Mobile program in 1989 to provide food, clothing, and personal care items to the homeless and needy of Santa Clara, California.
Housing SCC	Lists resources for special needs populations
Inn Vision	Provides numerous services and care facilities throughout Santa Clara County.
Inn Vision's Urban Ministry of Palo Alto	Provides an emergency supply of food for people in need. People can return twice weekly if necessary.
Mental Health Advocacy Project	The MHAP Project is offered by the Law Foundation of Silicon Valley. Provides services to individuals with mental health or development disabilities.
SC Unified School District	Supportive services, including counseling and career-training programs.
The Gardner Family Health Network	Seven clinics offer primary health care and behavioral services dedicated to improving the health status of low and moderate-income communities.
Food & Basic Services	
City Team Ministries	Provides homeless emergency services including food, shelter, clothing, recovery programs, and youth outreach programs.
Cupertino Community Services	Supportive services.
Homeless Care Force	Provides food, clothing, and personal <i>care</i> items to the <i>homeless</i> and needy of Santa Clara County.
Loaves and Fishes and Martha's Kitchen	Food program.
Sacred Heart Community Services Community Food Program	Food program.
Salvation Army	Food programs, plus other emergency assistance and support programs.
San Jose First Community Services	For an employment-readiness program targeting homeless and low-income individuals.
Second Harvest Food Bank	Food program.
South Hills Community Church	Emergency services.
St Joseph's	Emergency services.
St Justin Community Ministry	Provision of food staples for needy families.
University of California Cooperative Extension	Working with local communities to improve nutrition
United Way of Silicon Valley	Emergency Assistance Network (EAN)- 8 agencies serve County residents. Objective is to help families maintain their current housing.
The American Red Cross	Santa Clara Valley Chapter- Homeless Assistance and Prevention Program
Life Skills Training	

City Team Ministries	Provides homeless emergency services including food, shelter, clothing, recovery programs, and youth outreach programs.
Sure Path Financial Solutions	A local non-profit financial counseling agency offers consultation services.
Gardner Family Health Networks- Family Wellness	Through its seven clinics, Gardner provides comprehensive primary health care and behavioral services dedicated to improving the health status of low and moderate-income communities in Santa Clara County.
Inn Vision Palo Alto	Offers supportive services for moderate- and low- income families.
Mission College Corporate Education	Providing housing, food, and programs that promote self-sufficiency, InnVision empowers homeless and low-income families and individuals to gain stability.
San Jose First Community Services	For an employment-readiness program targeting homeless and low-income individuals.
Substance Abuse	
ALANO Club	Alcoholics and Narcotics Anonymous in Santa Clara County.
ARH Benny McKeown Center	A 27- bed alcohol and drug recovery program located in the East Foothills of San Jose. The facility offers a highly structured, comprehensive and caring program for men and women seeking treatment.
CalWORKS Community Health Alliance	Coordinates services with Social Services Agency and County DADS.
Catholic Charities	Catholic Charities helps the homeless, very low-income families, and the working poor find and keep safe, stable, and appropriate housing.
City Team Ministries	In San Jose, City Team Ministries is providing hot meals, safe shelter, showers, and clean clothing to this city's homeless population.
Coalition for Alcohol & Drug Free Pregnancy - CADFP	Working on collaboration involving the medical community, local and statewide organizations, public and private, to create systemic change so that the vision of babies born alcohol and drug free becomes a reality.
SCC Dept. of Alcohol and Drug Services	DADS maintains 24-hour hotline.
Gilroy East	The Gilroy East Partnership was developed a youth empowerment model of AOD community prevention.
Gilroy West	Develop environmental strategies to reduce alcohol availability including retail density, responsible beverage service and binge drinking by youth.
Los Gatos/Saratoga Union HS District - Shift Program	Initiative to reduce underage drinking via a shift of environmental norms.
Mayfair Alcohol & Drug Coalition	Goal to reduce alcohol, tobacco and other drug use problems.
Morgan Hill/San Martin Prevention Partnership	A community coalition working to develop evidence-based environmental strategies to reduce the incidence and prevalence of AOD problems in the community.
Palo Alto Drug & Alcohol Collaborative	Addresses underage drinking in Palo Alto.
Pathway Society	Provides chemical dependency treatment to boys serving time in neighboring probation facilities.
PIT Coalition	The Prevention /Intervention/Treatment Strategy (PIT) focuses on reducing alcohol availability in a high-crime area of San Jose.
Salvation Army Adult Rehabilitation Center	Supportive services.
Stanford – Santa Clara County Methamphetamine Task Force	Researching destructive behavior associated with high-risk sexual behavior. Its goal is to reduce methamphetamine use in SCC, and ultimately the reduction of new HIV infections.

The Coalition of New Immigrants

The Coalition of New Immigrants targets new wave of Eastern European and African immigrants, focusing on cultural pressures in America.

The Gateway Program

Point-of-entry to the full spectrum of Department of Alcohol & Drug Services (DADS) Adult Managed Care Services.

Mental Health	
AchieveKids	A special education and mental health service for students with complex needs, and their families.
ACT for Mental Health	Fireside Friendship Club and Self Help Center
Adult and Older Adult System of Care	Provides mental health services to adults with serious mental illness
ALLIANCE For Community Care	Offers community-based services and rehabilitation programs to youth, adults and older adults recovering from emotional and mental illnesses.
Alum Rock Counseling Center	(ARCC) has addressed the damage of family conflict, school failure and delinquency among high-risk youth, producing responsible community members and a healthier, more vibrant East San Jose
Asian Americans For Community Involvement (AACI)	AACI provides specialized services in clients' native languages and is sensitive to clients' cultural values.
Bascom Mental Health Center	Services provided include assessments, emergency evaluations, individual and family therapy, medication evaluations and medication support services.
CalWORKS Community Health Alliance	A partnership between Santa Clara County Social Services Agency, Santa Clara Valley Health and Hospital Systems' Department of Alcohol and Drug Services (DADS), Department of Mental Health.
Catholic Charities	Catholic Charities' program categories include: mental health and substance abuse in a managed care division, elder care including nutrition, foster grandparenting, kinship care support, mental health support services, etc.
Central Mental Health	Central Mental Health is an outpatient mental health clinic which serves adults, 18-60, older adults age 60+.
Children's Health Council	Serves the developmental needs of children and families in the community, specializing in children with severe behavioral and developmental difficulties.
Children's Shelter Mental Health Clinic	Provides multi-disciplinary, culturally sensitive mental health assessment and treatment services to Children's Shelter and Emergency Satellite Foster Home child-residents, and their families.
City Team Ministries	Supportive services, including case management and counseling.
Community Solutions	(previously Bridge Counseling Program) Provides a spectrum of behavioral health services to children and adults.
Downtown Mental Health	Out-Patient facility serves clients suffering from serious mental illnesses who exhibit severe problems in normal daily functioning.
East Valley Mental Health	East Valley Mental Health Center provides services to East San Jose and Milpitas from the site of the East Valley Health Center at McKee and Jackson.
Eastern European Service Agency (EESA)	EESA provides mental health services targeting former Yugoslavian Community families.
EHC Life Builders	The Emergency Housing Consortium enables homeless families with children, teenagers, single men and women including seniors and disabled adults to regain stability in the local community.

EMQ Family & Children Services	Provides a full continuum of mental health services for emotionally troubled children, adolescents, and families.
Fair Oaks Mental Health	Fair Oaks Mental Health is unique in providing outpatient services to children, adolescents and their families, as well as to seriously mentally ill adults and young adults.
Family & Children Services	Family & Children Services, previously Adult and Child Guidance center, provides high quality, affordable counseling, therapy and other support services in eight languages
Gardner Family Care Corporation	Gardner Family Care Corp. provides outpatient mental health services to predominately Latino children, families, and adults and older adults; including mental health services .
Grace Community Center	Grace Community Center provides day rehabilitation for individuals with serious mental illness who need support to maintain and/or improve functioning in the community.
HOPE Rehabilitation Services	HOPE Counseling Center provides psychiatric assessment, psychotherapy, case management, and medication monitoring for persons with developmentally disability, physical disability, or head injury.
Indian Health Center of Santa Clara Valley, Inc.	The Indian Health Center provides outpatient mental health and substance abuse treatment services.
InnVision Julian Street Inn	Julian Street Inn is the only facility in Santa Clara County that provides emergency shelter to the severely mentally ill.
Josefa Chaboya de Narvaez Mental Health Center	Josefa Chaboya de Narvaez Mental Health Center is designated a culturally proficient site providing services to primarily the adult and older adult Latino and Vietnamese populations of Santa Clara County who have a severe mental illness.
Juvenile Hall Mental Health Clinic	The Mental Health Clinic at Juvenile Hall is an on-site intensive outpatient clinic, which provides multi-disciplinary, culturally sensitive mental health services to youth incarcerated in Juvenile Hall.
Las Plumas Mental Health	Las Plumas Mental Health provides services to children, adolescents, and their families in a variety of settings including the home, school, local community, and the clinic setting.
Law Foundation of Silicon Valley	Provides legal services for AIDS patients, and oversees the mental health advocacy project.
Mekong Community Center	Mekong Community Center provides linguistically and culturally sensitive mental health services to enable psychiatrically disabled Southeast Asian refugees/immigrants, particularly Vietnamese.
Mental Health Advocacy Project	MHAP provides legal assistance to people identified as mentally or developmentally disabled.
Mickey's Place	Therapy Expansion for Homeless Families: To increase mental health services to homeless families at a transitional housing facility in Santa Clara County.
Next Door Solutions to Domestic Violence	Support groups, 24-hour hotline, and individual and group counseling sessions.
North County Mental Health	North County Mental Health is located in Palo Alto and serves mainly the communities of Mountain View, Los Altos, and Palo Alto.
Providing Assistance with Linkages to Services	The PALS Program provides clinical staff from the Mental Health Department for severely mentally ill offenders.
Rebekah's Children Services	Provides residential, educational and mental health services to seriously emotionally disturbed children who are victims of family violence, neglect, and sexual abuse, through residential treatment, foster care, wraparound foster care, and community outreach education and counseling programs.
Representative Payee Program	The Representative Payee Program protects the interest of recipients of Supplemental Security Income, Social Security Disability, and other Public Funds.

SC Valley Health and Hospital System

Offers prevention, education and treatment programs to all residents of Santa Clara County, regardless of ability to pay.

South County Mental Health
Ujima Adult & Family Services

South County Mental Health Center provides mental health services to seriously mentally ill adults.
Ujima Youth Program offers various afrocentric services targeting African American families and youth at risk.

AIDS/ HIV (b)

Prevention

AIDS Community Research Consortium
Asian Americans For Community Involvement (AACI)
Bill Wilson Center
Billy DeFrank LGBT Community Center
Community Health Awareness Council: HYPE
Community Health Partnership: San Jose AIDS Education
The Crane Center
Ira Greene PACE Clinic
The Living Center
NIGHT Mobile Health Van Program
Planned Parenthood
Pro Latino
Stanford Positive Care Clinic

Health Education and Information
Education, testing, outreach, support groups.
Counseling, outreach, sexual health education
Outreach, education, counseling.
HIV Youth Prevention Education: Workshops, outreach, education, counseling.
"Transpowerment" and other programs counseling, testing, and other support services.
Prevention counseling, testing, STD counseling.
Counseling and testing for high-risk population.
People living with AIDS are offered resources, counseling and discussion groups.
Neighborhood Intervention geared to High Risk testing offers counseling and testing services.
Outreach and support services.
Offers bilingual support services for high-risk population.
Health counseling, testing, education.

Treatment

AIDS Legal Services

Camino Medical Group

Combined Addicts and Professional Services
EHC Lifebuilders
Gardner Family Health Network
The Health and Wellness Care Center
Community Health Partnership: San Jose AIDS Education
The Health Trust, AIDS Service

Indian Health Center of Santa Clara Valley, Inc.
SCC Public Health Pharmacy

The Law Foundation of Silicon Valley offers free legal assistance related to discrimination and housing/employment rights.
A division of the Palo Alto Medical Foundation offers primary care and support services for people with AIDS.
Intensive outpatient counseling aftercare offers housing services plus other supportive services.
Emergency housing, transitional housing and counseling services.
Testing and family therapy.
Targeting people with AIDS, or at risk of AIDS. Offers nutritional and wellness services.
Targeting people with AIDS, or at risk of AIDS. Offers supportive services.
Transitional case management from jails, housing services, transportation, and counseling services.

Health education, counseling, and testing services.
Uninsured or underinsured AIDS patients may utilize County pharmaceutical services.

Youth

Bill De Frank Center
Bill Wilson Center

Choices for Children

Referral for gay lesbian, or bisexual youth.
Serves youth and families through counseling, housing, education, and advocacy. Bill Wilson Center serves over 10,000 clients in Santa Clara County annually
Network of coordinated and integrated partnerships, services and activities aimed at improving the lives of children prenatal through age 5

Community Child Care Council the "4C" Council	Provides a variety of comprehensive services and serves as the community child care link for families and child care professionals
EHC Lifebuilders- Sobrato House EMQ	Provides housing for runaway, homeless, and throw away youth populations. Families First program offers mental health treatment, foster care and social services that help families recover from trauma, abuse and addiction.
Family & Children Services	This County department protects children from abuse and neglect, and promotes their healthy development.
Girl Scouts and Boy Scouts Go Kids Help SCC Homeless Youth Network	Youth programs. Offers comprehensive child development services and community involvement. Referral website. Network consists of six agencies (Alum Rock Counseling, Bill Wilson Center, Community Solutions, Emergency Housing Consortium, Legal Advocates for Children and Youth and Social Advocates for Youth)
Lucile Packard Children Hospital Mobile Medical Van Mexican-American Community Services Agency Pathway Society Rebekah's children Services San Jose Day Nursery SC Unified School District SC/San Benito County Head Start Program Second Start	Medical and mental health treatment for runaway youth. MACSA provides after school and education programs targeting youth. Substance abuse and prevention services to youth Outpatient therapy for children in Santa Clara County. Childcare program. Family-child education and counseling available. School-readiness promotion, Assists homeless shelters, and human welfare agencies in helping our clients gain portable work skills.
Social Advocates for Youth / Casa Say	Provides a short-term residential facility for 17 who are runaways or have been rejected from the home by their parent(s).
The City of Palo Alto Child Care Subsidy Program MACSA The Shelter Bed Hotline Unity Care Group	Subsidy Program The Mexican American community services agency operates 3 youth centers 24-hour hotline. Youth outreach, foster care, mental health services.

Veterans	
Clara Mateo Alliance Dept. of Mental Health's Office of Client Empowerment EHC Lifebuilders Boccardo Shelter	Emergency Shelter and Transitional Housing Mental Health resource for subpopulations, including veterans. Offers many services including job search, mental health services, case management, legal assistance, substance abuse recovery, and clinical services.
Second START SCC Office of Veteran Services	Outreach to homeless veterans. Assists Veterans, military personnel, and their families in obtaining federal, state, and local benefits and services accrued through military service.
VA San Jose Clinic	Provides a broad range of counseling, outreach, and referral services to eligible veterans in order to help them make a satisfactory post-war readjustment to civilian life
VA Palo Alto Hospital San Jose Vet Center	Veteran Services Veteran Services

Transportation	
<p>Affordable Housing and Valley Transportation Authority Cupertino Community Services Guaranteed Ride Program Health Connections Inn Vision Mountain View and Los Altos Outreach and Escort</p>	<p>Public Transit. Financial assistance and case management services. Up to 60 door-to-door vouchers to work-related destinations Transportation services offered to individuals with AIDS. Transportation assistance offered. Community Services Agency provides food and other emergency assistance to residents. ADA Paratransit service supports older adults, individuals with disabilities and low-income families.</p>
Legal Rights/ Benefits Advocacy	
<p>Catholic Charities Immigration Legal Services Katharine & George Alexander Community Law Center Help SCC International Rescue Committee Legal Aid of Santa Clara County Legal Advocates for Children and Youth Pro Bono Project of Santa Clara County Project Sentinel Public Interest Law Foundation of MHAP Sacred Heart Community Services Legal Assistance for Low-Income Immigrants SC Office of Human Relations Senior Adults Legal Assistance (SALA) Silicon Valley Independent Living Center (SVILC)</p>	<p>Assessment, application, and referral agency for immigrants. (fmrly East San Jose Community Law Center) Represents workers' and immigrants' rights. Referral website. Refugee shelter. Fair housing, family law, labor, employment, and domestic violence representation. The LACY Program focuses on safe housing, guardianships, domestic violence, educational advocacy, emancipation, homeless and runaway youth, teen parents, and foster care. Free legal service and consultation. Assists home seekers as well as housing providers through counseling, complaint investigation, mediation, conciliation and education. As part of Silicon Valley's Mental Health Advocacy Project, firm offers free legal services for special needs population, including AIDS, Children and Youth, Public Interest, and Fair Housing issues. Provides essential services, offering tools for self-sufficiency Santa Clara University offers free legal advice and assistance. Referral and consultation services. Supports older persons (60+) in their efforts to live independently, non-institutionalized, and with dignity. Referral center for disabled persons, offering housing and counseling services.</p>
Other Supportive Services	
<p>Hospital Council of Northern and Central California- New Directions Program Housing First Sunnyvale Volunteer Language Bank The Corporation for Supportive Housing The John Stewart Company</p>	<p>Targeting frequent hospital-users, this program coordinates mental health and housing provisions for these patients. EHC Lifebuilders, Inn Vision and Housing Authority collaborative work with families to prevent eviction. Translation services. Santa Clara Valley Medical Center connects with homeless shelter database to offer housing to hospital-users. Affordable Housing development and management services.</p>

The Palo Alto Housing Corporation

Develops, acquires, and manages low- and moderate- income housing in Palo Alto and the San Francisco Bay Area.

Working Partnerships

A coalition of community groups, labor, and faith organizations seeking a response to the widening gap between the rich and poor in Silicon Valley

Domestic Violence

Art and Play Therapy (APT)

APT's Children's Program is a counseling program which offers art and play therapy groups for children who feel sad or lonely, who have a tough time making/keeping friends, or who have trouble concentrating in school.

Asian Americans for Community Involvement (ACCI)
Asian-Pacific Center

Program available include individual counseling, children's support group, and a teen program.
Provides free and confidential HIV treatment case management, mental health and substance abuse counseling, on-site primary medical and psychiatric care, client and treatment advocacy, and group and individual support to A&PIs living with HIV/AIDS.

Bill Wilson Center and Hotline

Individual, Group and Family Counseling. Children's programs, parenting without violence, teen intervention programs.

Catholic Charities

Receives referrals from Next Door Solutions to Domestic Violence to help house survivors of domestic violence

Center for Healthy Development

Offers affordable, quality counseling and psychotherapy to the greater Santa Clara County community

La Isla Pacifica Women's Shelter

Counseling and referrals for battered women and children under 18. Legal advocacy and temporary restraining orders. Shelter.

El Toro Youth Center

Individual, group and family counseling, support for teen parents, independent living skills for foster care and group home youth.

Gilroy Family Resource Center

Sponsored by Social Services Agency, includes programming for individuals and families including Mental Health Counseling for Children and Families, Youth Leadership Programs, Parent Education, and Teen Parent Group.

Grace Baptist Community Center

Provides day rehabilitation for individuals with serious mental illness who need support to maintain and/or improve functioning in the community

Indian Health Center

Offers a wide variety of services with focus on American Indian Families

Legal Advocates for Children and Youth (LACY)

Part of the Law Foundation of Silicon Valley, LACY provides legal assistance to teens who are victims of dating violence.

MAITRI

Provides teen outreach, workshops and mentoring to South Asian youth

MHAP

Mental Health Advocacy Project is a legal assistance provider in Santa Clara County.

Next Door Solutions to Domestic Violence

Groups for children exposed to domestic violence, individual and group counseling, intervention programs, visitation programs.

Nuestra Casa (focus on Hispanic families)

Offers counseling for problems of family violence, drug/alcohol abuse, parenting effectiveness, appropriate discipline, caring for medically fragile children and other issues that can cause family dysfunction.

Parents Helping Parents (PHP)

Provides information, education and training for parents and professionals in contact with "special needs" children.

Support Network for Battered Women

Individual therapy for children who have witnessed domestic violence.

Ujirani Center (focus on African-American families)
Victim Witness Assistance Center

Education, support, mental health counseling.
Children who have witnessed domestic violence are considered to be primary victims of domestic violence by Victim Witness and are eligible to receive the same level of assistance as adult victims.

Seniors	
Community Services Agency of Mountain View and Los Altos Housing Policy and Homeless Division- San Jose Inn Vision's Georgia Travis Center	Supportive Services. Supportive services and resource center for seniors. Georgia Travis Center is a daytime drop-in center for homeless and low-income women and families.
MACSA Next Door Solutions to Domestic Violence	Bilingual supportive services. Shelter, Hotline, transitional housing, youth programs, and counseling for victims of domestic violence.

Emergency and Transitional Shelters	
Beth-El Baptist Church Outreach, Benevolence Casa de Clara City Team Ministry Rescue Mission/ Men's Recovery Center Cold Weather Shelter - Gilroy Community Solutions- Homeless Youth Community Solutions- Transitional Housing Program Cupertino Rotating Shelter Domiciliary Care for Homeless Veterans EHC Life Builders, Boccardo Center EHC Life Builders, Markham Terrace Permanent EHC Life Builders, Sobrato Family Living Center (FLC) Health Connections AIDS Services Heritage Home House of Grace InnVision Villa InnVision: Cecil White Center InnVision: Commercial Street Inn InnVision: Georgia Travis Center InnVision: Montgomery Street Inn	Family Shelter services. A Catholic worker house where single women are welcome for temporary shelter Overnight emergency shelter for men. Mandatory chapel service attendance required. Shelter Teen drop-in center, with other family- and adult-services including counseling, crisis intervention, legal advocacy, and prevention and education programs. The THP provides housing and services for young adults in the community, including former foster youth. Cupertino Community Services organizes shelter alternating between different church sites. Transitional program for homeless vets. Offers case management, legal assistance, substance abuse recovery, and clinical services. 95 permanent single room occupancy (SRO) housing units plus counseling services. Low-Income and Homeless families live in supportive environment. Serves 50 percent of the individuals diagnosed with AIDS in Santa Clara County. Grants and donations allow HCAS to provide services without charging the client. Provides a long-term compassionate ministry for years to homeless, poor and abused women who are pregnant and have no where else to turn but the streets A 12-14 month residential program where addicted, abused or homeless women can rebuild their lives, without being separated from their young children. Provides transitional housing for single women and women with children. Daytime drop-in center for singles, families, and teens. An average of 300 individuals served daily. 55 beds for women and children, including an after school tutorial program. Weekday assistance for approximately 100 women and children daily, including education, support, and the Family Place Child Development Center. 85 beds for men, both short and long term, including job development programs.

InnVision: Opportunity Center of Mid Peninsula	The Permanent Supportive Housing Program provides 70 efficiency units for individuals who make below 35% of the area's median income
Love Inc.	Love INC mobilizes churches to transform lives by helping their neighbors in need.
Mid-Peninsula Housing Coalition	The mission of Mid-Peninsula Housing Coalition is to provide safe, affordable shelter of high quality to those in need
Sacred Heart Community Services	Provides essential services, offering tools for self-sufficiency for lower-income adults and children.
Salvation Army- Hospitality House	Hospitality House provides temporary shelter for adult men.
San Jose Family Shelter	Provide emergency housing and services to homeless.
San Martin Family Living Center	The Center provides emergency and transitional housing for the homeless and very low-income farm worker families.
Shelter Network	Homeless families can receive short- and mid-term transitional housing and other supportive services, including food, employment assistance, and counseling.
St. Joseph the Worker House	St. Joseph Day Worker Center seeks to provide a dignified setting in which to connect workers and employers. We strive for the empowerment of all workers through fair employment, education and job skills training,
Sunnyvale Winter Shelter	Winter shelter.
Urban Ministry of Palo Alto- Hotel de Zinc	15 beds for men and women, hosted by Palo Alto area faith communities.
West Valley Community Services	We provide a continuum of basic needs, housing assistance and family support services.
YWCA Villa Nueva	63 units of affordable transitional housing for single parents offering a variety of services, including day care.

Chronic Homelessness

St. Joseph's Cathedral of Social Ministry	The Shelter Plus Care program, is a HUD program administered by city agencies and the Office of Social Ministry, targeting chronically homeless individuals.
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Notes:

(a) Programs and Services may be listed more than once, due to overlapping service and target populations. Although BAE attempted to document all services, this may not be a comprehensive listing.

(b) Many AIDS Prevention services, facilities, and programs also offer treatment services.

Sources: Help SCC website, 2009; Santa Clara County Public Health Department of Service Officers, Inc., 2009; Santa Clara

Department, 2009; Housing SCC website, 2009; California Association of County Veterans County Consolidated Plan, 2005; Phoenix Data Center, 2009; BAE, 2009.

11 Appendix E: Maximum Affordable Sales Price Calculator

Appendix E.1: Affordable Housing Mortgage Calculator for SFR, Santa Clara County, 2009

	<u>Household Income (a)</u>	<u>Sale Price</u>	<u>Down Payment (b)</u>	<u>Total Mortgage (b)</u>	<u>Monthly Payment</u>	<u>Monthly Property Tax (c)</u>	<u>Mortgage Insurance (d)</u>	<u>Homeowner's Insurance (e)</u>	<u>Total Monthly PITI (f)</u>
Extremely Low Income (30% AMI)									
4 Person HH	\$31,850	\$105,135	\$5,257	\$99,879	\$633.39	\$87.61	\$64.92	\$10.32	\$796.25
Very Low Income (50% AMI)									
4 Person HH	\$53,050	\$175,115	\$8,756	\$166,360	\$1,054.99	\$145.93	\$108.13	\$17.20	\$1,326.25
Low Income (80% AMI)									
4 Person HH	\$84,900	\$280,251	\$14,013	\$266,238	\$1,688.38	\$233.54	\$173.05	\$27.52	\$2,122.50

Notes:

(a) Published by U.S. Department of Housing and Urban Development for Santa Clara County, 2009.

(b) Mortgage terms:

Annual Interest Rate (Fixed) 6.53% Freddie Mac historical monthly Primary Mortgage Market Survey data tables. Ten-year average.

Term of mortgage (Years) 30

Percent of sale price as down payment 5%

(c) Initial property tax (annual) 1%

(d) Mortgage Insurance as percent of loan amount 0.78% Private Mortgage Insurance Website (<http://www.pmi-us.com/>) for fixed 30-year mortgage.

(e) Annual homeowner's insurance rate as percent of sale price 0.12% CA Dept. of Insurance website, based on average of all quotes, assuming \$150,000 of coverage and a 26-40 year old home.

(f) PITI = Principal, Interest, Taxes, and Insurance

Percent of household income available for PITI 30.0%

Sources: U.S. HUD, 2009; Freddie Mac, 2008; CA Department of Insurance, 2009; BAE, 2009.

Appendix E.2: Affordable Housing Mortgage Calculator for Condominiums, Santa Clara County, 2009

	Household Income (a)	Sale Price	Down Payment (b)	Total Mortgage (b)	Monthly Payment	Monthly Property Tax (c)	Mortgage Insurance (d)	Homeowner's Insurance (e)	Homeowner's Association Fee (f)	Total Monthly PITI (g)
Extremely Low Income (30% AMI)										
4 Person HH	\$31,850	\$65,524	\$3,276	\$62,248	\$394.75	\$54.60	\$40.46	\$6.43	\$300.00	\$796.25
Very Low Income (50% AMI)										
4 Person HH	\$53,050	\$135,504	\$6,775	\$128,729	\$816.35	\$112.92	\$83.67	\$13.31	\$300.00	\$1,326.25
Low Income (80% AMI)										
4 Person HH	\$84,900	\$240,639	\$12,032	\$228,607	\$1,449.74	\$200.53	\$148.59	\$23.63	\$300.00	\$2,122.50

Notes:

(a) Published by U.S. Department of Housing and Urban Development for Santa Clara County, 2009.

(b) Mortgage terms:

Annual Interest Rate (Fixed)

6.53%

Freddie Mac historical monthly Primary Mortgage Market Survey data tables. Ten-year average.

Term of mortgage (Years)

30

Percent of sale price as down payment

5%

(c) Initial property tax (annual)

1.00%

(d) Mortgage Insurance as percent of loan amount

0.78%

PMI- Private Mortgage Insurance Website (<http://www.pmi-us.com/>) for fixed 30-year mortgage.

(e) Annual homeowner's insurance rate as percent of sale price

0.12%

CA Dept. of Insurance website, based on average of all quotes, assuming \$150,000 of coverage and a 26-40 year old home.

(f) Homeowners Association Fee (monthly)

\$300

(g) PITI = Principal, Interest, Taxes, and Insurance

Percent of household income available for PITI

30%

Sources: U.S. HUD, 2009; Freddie Mac, 2008; CA Department of Insurance, 2009; BAE, 2009.